

## Product: EA Consumer – Travel Products

POLAND

Package Highlights	Accommodation product	Personal Belongings	Travel Cancellation/ Travel Curtailment	Missed Departure / Connection	Delayed Departure
<b>Description</b>	Accommodation product (Anti Fraud/Anti Surprise): We will reimburse a proportion of the rental cost due to you being unable to occupy the Leased Property in the event that it was significantly different to the description of the property on the website, and the Owner refuses to reimburse you the rental charges or as a result of a dishonest or fraudulent act perpetrated by the owner.	<p>Personal Belongings, Baggage Delay and Car Sharing: Accidental Loss / Theft of or Damage to personal belongings</p> <p>Reimburses emergency purchases such as replacement clothing or toiletries if your checked in baggage is delayed</p> <p>Cover for personal property when travelling in Taxi's/car share schemes.</p>	Reimburses unused travel and accommodation costs which are cancelled due to various reasons including illness, injury or death of close relative.	Missed Departure/Missed Connection: Covers meals and additional accommodation if travel is missed due to various reasons.	Covers meals and additional accommodation if travel is delayed for a certain period of time due to various reasons including adverse weather conditions.
<b>Insured/Beneficiary</b>	Cardholder Only	Cardholder Only (Travel Benefits may extend to immediate family)	Cardholder Only (Travel Benefits may extend to immediate family)	Cardholder Only (Travel Benefits may extend to immediate family)	Cardholder Only (Travel Benefits may extend to immediate family)
<b>Scope</b>	<ol style="list-style-type: none"> <li>Cover while travelling - personal</li> <li>Cover applies worldwide</li> </ol>	<ol style="list-style-type: none"> <li>Cover while travelling - personal</li> <li>Cover applies worldwide</li> </ol>	<ol style="list-style-type: none"> <li>Cover while travelling - personal</li> <li>Cover applies worldwide</li> </ol>	<ol style="list-style-type: none"> <li>Cover while travelling - personal</li> <li>Cover applies worldwide</li> </ol>	<ol style="list-style-type: none"> <li>Cover while travelling - personal</li> <li>Cover applies worldwide</li> </ol>
<b>Use of card</b>	<ol style="list-style-type: none"> <li>Payment for trip to have been made on valid card</li> </ol>	<ol style="list-style-type: none"> <li>Payment for trip to have been made on valid card</li> <li>Purchases must be made on a valid card</li> </ol>	<ol style="list-style-type: none"> <li>Payment for trip to have been made on valid card</li> <li>Purchases must be made on a valid card</li> </ol>	<ol style="list-style-type: none"> <li>Payment for trip to have been made on valid card</li> </ol>	<ol style="list-style-type: none"> <li>Payment for trip to have been made on valid card</li> </ol>
<b>Duration of cover</b>	Annual Cover	Annual Cover	Annual Cover	Annual Cover	Annual Cover
<b>Key exclusions</b>	<ol style="list-style-type: none"> <li>All bookings must be made through a website</li> </ol>	<ol style="list-style-type: none"> <li>The loss, theft or damage of valuables</li> </ol>	<ol style="list-style-type: none"> <li>Pre-existing medical conditions excluded</li> </ol>	<ol style="list-style-type: none"> <li>An accident or breakdown in the vehicle in which you are travelling or which a police/emergency services report is not provided</li> </ol>	<ol style="list-style-type: none"> <li>Strike or Air Traffic Delay existing or publicly declared when you book your travel</li> </ol>

Package Highlights	Accident Abroad	Medical Assistance and Emergency Expenses	ATM Assault	Winter Sports
<b>Description</b>	A lump sum for a loss resulting from accidental death or permanent total disablement when using public transport.	Medical Assistance and Emergency Expenses Abroad: Reimbursement or direct payment of medical expenses due an accident or illness abroad.  This also provides Travel Assistance and Mental Health support.	Provides cover by reimbursing stolen cash that was withdrawn from the ATM if the cardholder is assaulted within 4 hours of the withdrawal.	Provides cover for Ski Equipment, Lift Passes due to illness and alternative accommodation and piste closure.
<b>Insured/Beneficiary</b>	Cardholder Only (Travel Benefits may extend to immediate family)	Cardholder Only (Travel Benefits may extend to immediate family)	Cardholder Only	Cardholder Only (Travel Benefits may extend to immediate family)
<b>Scope</b>	1. Cover while travelling - personal 2. Cover applies abroad	1. Cover while travelling - personal 2. Cover applies abroad	1. Cover while travelling - personal 2. Cover applies worldwide	1. Cover while travelling - personal 2. Cover applies worldwide
<b>Use of card</b>	1. Cover while travelling - personal 2. Cover applies worldwide	1. Valid card at the time of the purchase of the covered travel	1. ATM withdrawals must be made on a valid card	1. Payment for trip to have been made on valid card 2. Purchases must be made on a valid card
<b>Duration of cover</b>	Annual Cover	Annual Cover	Annual Cover	Annual Cover
<b>Key exclusions</b>	1. Excluded in country of residence 2. Pre-existing medical conditions excluded	1. Excluded in country of residence 2. Pre-existing medical conditions excluded	1. Only covers country of residence if 20km away from home address and have pre-booked accommodation	1. Any claims relating to a motorised device on land, water or air is excluded

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
<b>Accommodation product incorporating (1) Anti-surprise / non-compliance of the leased property and (2) Anti-friad / fraudulent transactions (leased property)</b>	PLN 2,270 per accommodation	PLN 0	PLN 0.57	PLN 2,270 per accommodation	PLN 0	PLN 0.57	PLN 2,270 per accommodation	PLN 0	PLN 0.57	PLN 2,270 per accommodation	PLN 0	PLN 0.57
<b>Personal Belongings</b>	PLN 2,270 per incident (theft of personal belongings in hotel room or car rentals: PLN 4,500 max per year)	PLN 570	PLN 0.04	PLN 4,500 per incident (theft of personal belongings in hotel room or car rentals: PLN 9,060 max per year)	PLN 570	PLN 0.17	PLN 4,500 per incident (theft of personal belongings in hotel room or car rentals: PLN 9,060 max per year)	PLN 570	PLN 1.09	PLN 8,156 per incident (theft of personal belongings in hotel room or car rentals: PLN 13,594 max per year)	PLN 570	PLN 1.73
<b>Baggage delay</b>	PLN 906	PLN 110 per hours from 4 hours delayed	included within personal Belonging	PLN 1,810	PLN 110 per hours from 4 hours delayed	included within Personal Belonging	PLN 2,719	PLN 227 per hours from 4 hours delayed	included within personal Belonging	PLN 2,719	PLN 227 per hours from 4 hours delayed	included within personal Belonging
<b>Travel Cancellation/ Travel Curtailment</b>	PLN 11,300 per travel	nil, 20% when cancellation or modification of vacation by employer	PLN 7.51	PLN 22,660 per travel	nil, 20% when cancellation or modification of vacation by employer	PLN 33.94	PLN 33,984 per travel	nil, 20% when cancellation or modification of vacation by employer	PLN 118.52	PLN 45,310 per travel	nil, 20% when cancellation or modification of vacation by employer	PLN 170.01
<b>Missed Departure / Connection</b>	PLN 906 per travel	more than 4 hours	PLN 0.12	PLN 1,810 per travel	more than 4 hours	PLN 0.56	PLN 2,719 per travel	more than 4 hours	PLN 2.53	PLN 3,625 per travel	more than 4 hours	PLN 3.68

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
<b>Delayed Departure</b>	PLN 906 per travel	Maximum for all Beneficiaries travelling together after delay of 4 hours for scheduled flight, 6 hours for charter flight and 2 hours for a long distance train Maximum additional payment PLN 570 after 24 hours delay for all Beneficiaries travelling together	PLN 0.38	PLN 906 per travel	Maximum for all Beneficiaries travelling together after delay of 4 hours for scheduled flight, 6 hours for charter flight and 2 hours for a long distance train Maximum additional payment PLN 570 after 24 hours delay for all Beneficiaries travelling together	PLN 0.38	PLN 906 per travel	Maximum for all Beneficiaries travelling together after delay of 4 hours for scheduled flight, 6 hours for charter flight and 2 hours for a long distance train Maximum additional payment PLN 570 after 24 hours delay for all Beneficiaries travelling together	PLN 0.39	PLN 906 per travel	Maximum for all Beneficiaries travelling together after delay of 4 hours for scheduled flight, 6 hours for charter flight and 2 hours for a long distance train Maximum additional payment PLN 570 after 24 hours delay for all Beneficiaries travelling together	PLN 0.38
<b>Accident Abroad</b>	Individual Accident max PLN 208,430 – Accidental death (age 18 to 70): PLN 208,430 – Accidental death (age 5 to 17): PLN 90,620 – Accidental death (age 4 and under): PLN 45,310 – Permanent Total Disability: PLN 208,430 – Maximum per event: PLN 2,265,580	PLN 0	PLN 1.72	Individual Accident max PLN 1,132,790 – Accidental death (age 18 to 70): PLN 1,132,790 – Accidental death (age 5 to 17): PLN 90,620 – Accidental death (age 4 and under): PLN 45,310 – Permanent Total Disability: PLN 1,132,790 – Maximum per event: PLN 11,327,900	PLN 0	PLN 7.74	Individual Accident max PLN 2,265,580 – Accidental death (age 18 to 70): PLN 2,265,580 – Accidental death (age 5 to 17): PLN 90,620 – Accidental death (age 4 and under): PLN 45,310 – Permanent Total Disability: PLN 2,265,580 – Maximum per event: PLN 22,655,800	PLN 0	PLN 18.12	Individual Accident max PLN 2,265,580 – Accidental death (age 18 to 70): PLN 2,265,580 – Accidental death (age 5 to 17): PLN 90,620 – Accidental death (age 4 and under): PLN 45,310 – Permanent Total Disability: PLN 2,265,580 – Maximum per event: PLN 22,655,800	PLN 0	PLN 24.53

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
<b>Medical Assistance, Travel Assistance and Emergency Expenses</b>	PLN 45,310 (PLN 1,360 dental) per travel PLN 22,660 Advance of Bail bond PLN 9,060 Advance of lawyers fees Replacement of identity documents (services only) Replacement of corrective lenses, glasses or hearing aids (delivery costs) Delivery of essential medicine (Delivery costs and advance of the cost of medicine)	PLN 136 per claim PLN 0 for Travel Assistance	PLN 12.41	PLN 679,674 (PLN 1,360 dental) per travel PLN 22,660 Advance of Bail bond PLN 9,060 Advance of lawyers fees Replacement of identity documents (services only) Replacement of corrective lenses, glasses or hearing aids (delivery costs) Delivery of essential medicine (Delivery costs and advance of the cost of medicine)	PLN 136 per claim PLN 0 for Travel Assistance	PLN 20.37	PLN 679,674 (PLN 1,360 dental) per travel PLN 67,967 Advance of Bail bond PLN 22,660 Advance of lawyers fees Replacement of identity documents (services only) Replacement of corrective lenses, glasses or hearing aids (delivery costs) Delivery of essential medicine (Delivery costs and advance of the cost of medicine)	PLN 136 per claim PLN 0 for Travel Assistance	PLN 44.21	PLN 679,674 (PLN 1,360 dental) per travel PLN 67,967 Advance of Bail bond PLN 22,660 Advance of lawyers fees Replacement of identity documents (services only) Replacement of corrective lenses, glasses or hearing aids (delivery costs) Delivery of essential medicine (Delivery costs and advance of the cost of medicine)	PLN 136 per claim PLN 0 for Travel Assistance	PLN 72.77
<b>ATM Assault</b>	PLN 906 per claim within 4 hours of withdrawal	PLN 0	PLN 0.89	PLN 906 per claim within 4 hours of withdrawal	PLN 0	PLN 0.89	PLN 906 per claim within 4 hours of withdrawal	PLN 0	PLN 0.89	PLN 906 per claim within 4 hours of withdrawal	PLN 0	PLN 0.89

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
<b>Winter Sports</b>	Medical Expense - PLN 10,420 Ski Equipment - PLN 4,500 (owned), PLN 3,400 (rent), max PLN 2,270 per article Ski hiring replacement - PLN 2,270, PLN 227 per day Ski Package Rent/ Lesson/Pass - PLN 2,270, PLN 227 per day Piste closure - PLN 2,270, PLN 227 per day Rescue - PLN 45,310	PLN 0	PLN 1.81	Medical Expense - PLN 10,420 Ski Equipment - PLN 4,500 (owned), PLN 3,400 (rent), max PLN 2,270 per article Ski hiring replacement - PLN 2,270, PLN 227 per day Ski Package Rent/ Lesson/Pass - PLN 2,270, PLN 227 per day Piste closure - PLN 2,270, PLN 227 per day Rescue - PLN 45,310	PLN 0	PLN 8.32	Medical Expense - PLN 10,420 Ski Equipment - PLN 4,500 (owned), PLN 3,400 (rent), max PLN 2,270 per article Ski hiring replacement - PLN 2,270, PLN 227 per day Ski Package Rent/ Lesson/Pass - PLN 2,270, PLN 227 per day Piste closure - PLN 2,270, PLN 227 per day Rescue - PLN 45,310	PLN 0	PLN 19.62	Medical Expense - PLN 10,420 Ski Equipment - PLN 4,500 (owned), PLN 3,400 (rent), max PLN 2,270 per article Ski hiring replacement - PLN 2,270, PLN 227 per day Ski Package Rent/ Lesson/Pass - PLN 2,270, PLN 227 per day Piste closure - PLN 2,270, PLN 227 per day Rescue - PLN 45,310	PLN 0	PLN 28.12

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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