

Insurance EDU PLUS



Insurance product information document

Company: InterRisk Towarzystwo Ubezpieczeń Spółka Akcyjna Vienna Insurance Group with its registered office in Poland, 22 Noakowskiego Street, 00-668 Warsaw, Minister of Finance Licence Number: DU/905/A/KP/93 of 5 November 1993

Product: EDU PLUS

The full pre-contractual and contractual information is provided in other documents, including the General Insurance Terms and Conditions of EDU PLUS approved by the Management Board of InterRisk Towarzystwo Ubezpieczeń Spółka Akcyjna Vienna Insurance Group by Resolution No. 01/27/03/2024 of 27 March 2024.

What kind of insurance cover is this?

The EDU PLUS insurance policy provides a comprehensive insurance cover against the consequences of unexpected random events covering diseases and accidents that occur during the insurance coverage term and providing Legal Assistance services with respect to legal problems related to the Insured's private life and arrangement and coverage of costs of providing the Insured with IT support, psychological support, legal assistance under Option "Hejt Stop".



What is the subject matter of insurance?

- ✓ consequences of a personal accident which occurred during the insurance coverage term or disease and their consequences which were diagnosed during the insurance coverage term as well as arrangement and coverage of costs of Legal Assistance services related to private life of the Insured and arrangement and coverage of costs of providing the Insured with IT support, psychological support, legal assistance under Option "Hejt Stop"

Insurance amount:

- ✓ Option "Podstawowa", Option "Podstawowa Plus" – from PLN 1,000 to PLN 120,000 (group contracts) and from PLN 1,000 to PLN 80,000 (individual and family contracts)
- ✓ Option "Ochrona Plus" – from PLN 1,000 to PLN 50,000
- ✓ Option "Ochrona" – from PLN 7,000 to PLN 25,000
- ✓ Option "Hejt Stop" – PLN 5,000

Additional Options:

- ✓ D1 – Death of the Insured as a result of a traffic accident – up to PLN 80,000
- ✓ D2 – Burns and frostbite – up to PLN 10,000
- ✓ D3 – Hospitalization as a result of a personal accident – up to PLN 10,000
- ✓ D4 – Hospitalization as a result of a disease – up to PLN 10,000
- ✓ D5 – Serious Illness – up to PLN 2,000
- ✓ D6 – Surgery as a result of a personal accident – up to PLN 5,000
- ✓ D7 – Surgery as a result of a disease – up to PLN 5,000
- ✓ D8 – Costs of medical treatment as a result of a personal accident – up to PLN 8,000
- ✓ D9 – Temporary inability of the Insured to study or to work as a result of a personal accident – up to PLN 3,000
- ✓ D10 – Costs of dental treatment as a result of a personal accident – up to PLN 2,000
- ✓ D11 – Onerous treatment as a result of a personal accident – up to PLN 200
- ✓ D12 – EDU PLUS Assistance – PLN 5,000
- ✓ D13 – TeleMedicine – PLN 5,000
- ✓ D14 – Second Medical Opinion – PLN 5,000
- ✓ D15 – Costs of the Insured's funeral – up to PLN 5,000

- ✓ D16 – TICK package and diagnosis of Lyme disease – up to PLN 1,500
- ✓ D17 – Costs of a paid trip following a personal accident – up to PLN 1,500
- ✓ D18 – Care for a hospitalized child – up to PLN 5,000
- ✓ D19 – Post-exposure treatment costs – up to PLN 5,000
- ✓ D20 – Legal Assistance – PLN 500



What is not covered by insurance?

- ✗ the types of risks defined in Additional Options extending the insurance coverage if no supplementary premium has been paid for them



What are the limitations of insurance cover?

InterRisk shall not be liable in particular for losses arising as a result of or in connection with:

- ! intentional committing or attempting to commit a crime by the Insured, legal guardian or the Insured's parent
- ! committing or attempting suicide or self-inflicted injury by the Insured, legal guardian or the Insured's parent
- ! bodily injuries suffered before the date of insurance cover
- ! diseases diagnosed before the date of insurance cover
- ! occupational disease, mental illness
- ! practicing competitive sport, with the exception of situations where the Insured extended the insurance coverage by practicing competitive sport by the Insured, legal guardian or the Insured's parent
- ! secondary surgery
- ! fainting
- ! pathological fracture
- ! performance of preventive examinations not due to illness or accident and not recommended by a physician
- ! Acquired Immune Deficiency Syndrome (AIDS) and related opportunistic infections, cancers, neurological conditions and other syndromes accompanying AIDS



Where is the insurance cover valid?

- ✓ The insurance cover is granted 24 hours a day all over the world, except for Additional Option D3 (Hospitalization as a result of a personal accident), Additional Option D4 (Hospitalization as a result of a disease), Additional Option 6 (Surgery as a result of a personal accident), Additional Option D7 (Surgery as a result of a personal accident), Additional Option D7 (Surgery as a result of a disease), Additional Option D8 (Costs of treatment as a result of a personal accident), Additional Option D9 (Temporary incapacity of the Insured to study or to work as a result of a personal accident), Additional Option D10 (Costs of dental treatment as a result of a personal accident), Additional Option D10 (Onerous treatment as a result of a personal accident), Additional Option D11 (Edu Plus Assistance), Additional Option D17 (Care for a hospitalized child), within the scope of which the insurance cover is provided 24 hours a day on the territory of the Republic of Poland, and in the case of Additional Option D18 (Legal Assistance) the insurance cover is provided from Monday to Friday between 09:00 am and 5:00 pm and covers accidents that occurred in the territory of the Republic of Poland during the insurance period and diagnosed in the territory of the Republic of Poland according to Polish law, and in the case of Option "Hejt Stop", IT support is available 24 hours a day on business days, and legal assistance and psychological support are available from 8:00 am to 8:00 pm on business days, excluding bank holidays and December 24 and December 31.



What is the responsibility of the Insured?

- To immediately report to the physician and follow his instructions, in the case of an event that could result in InterRisk being held liable
- To notify InterRisk of the occurrence of an event
- To be examined by a physician designated by InterRisk, if InterRisk has requested such an examination, to identify the notified injuries



How and when should I pay premiums?

The premium shall be paid in the amount, form (cash or bank transfer) and by dates specified in the insurance contract.



When does the insurance cover begin and end?

InterRisk's liability under the insurance contract starts from:

- 1) the date specified in the insurance contract as the beginning of the insurance period, provided that the premium or its first installment has been paid by the date determined in the insurance contract, unless agreed otherwise;
- 2) the date following the date of payment of the premium or its first installment towards the Insured acceding to the group insurance plan by means of electronic communication after at least a month from the day specified in the insurance contract as the beginning of the insurance period;
- 3) in Additional Option D14 (Second Medical Opinion) – from the date following the expiry of the grace period, which is 30 days long, counting from the date of start InterRisk's liability as referred to in item 1) and 2).

InterRisk's liability ceases:

- 1) with the end of the insurance period;
- 2) on the day of withdrawal from the insurance contract by the Policyholder;
- 3) on the day of termination of the insurance contract by mutual agreement of the parties or as a result of its termination;
- 4) in the case of a premium payment in installments – if after the deadline for payment of an installment passes – InterRisk calls the Policyholder to pay it with a threat that a failure to pay within 7 days from the date of receipt of the call by the Policyholder will cause InterRisk's liability to cease, and if the next installment of the premium is not paid within this deadline – on the day of expiration of this deadline;
- 5) towards the Insured – on the day the insurance amount is exhausted due to the payment of a benefit or benefits or arrangement of delivery of a benefit or benefits in the total amount equal to the insurance amount or the upper limit of liability;
- 6) towards the Insured – on the day of his/her death;
- 7) towards the Insured in the group insurance contract – on the last day of the calendar month in which InterRisk received a statement about the Insured's withdrawal from the insurance contract.



How to terminate the agreement?

If the insurance contract is concluded for a period longer than six months, the Policyholder shall have the right to withdraw from the insurance contract within 30 days and in the case the Policyholder is an entrepreneur within 7 days from the date of insurance contract conclusion.

A consumer who has concluded an insurance contract at a distance may withdraw from it without giving reasons by submitting a written declaration within 30 days from the date of conclusion of the agreement or from the date of confirmation of the information referred to in Article 39 of the Act on Consumer Rights, if later. A time limit shall be deemed to have been observed if, before its expiry, a statement has been sent. In the case of withdrawal from the insurance contract by the consumer, InterRisk shall only be entitled to a part of the premium calculated pro rata for each day on which InterRisk provides insurance cover.

The Policyholder may terminate the insurance contract at any time during its term with effect on the last day of a calendar month with 30 days notice.