

TERMS AND CONDITIONS OF GROUP INSURANCE CONTRACT AGAINST THE COSTS OF TREATMENT OF FOREIGN NATIONALS FOR ALMATUR CARDHOLDERS FOR PERSONS AGED 30-55

This extract from the "Group Insurance Contract against the costs of treatment of foreign nationals for ALMATUR cardholders" concluded on 20.08.2024 between COMPENSA Towarzystwo Ubezpieczeń Spółka Akcyjna Vienna Insurance Group with its registered office in Warsaw at ul. Wołoska 22A, 02-675 Warsaw, and Almaturo Association with its registered office in Warsaw (00-332) at ul. Oboźna 7/32, (hereinafter referred to as "Contract"), defines the terms and conditions under which COMPENSA TU S.A. Vienna Insurance Group provides insurance coverage in case of occurrence of an insured event to ALMATUR cardholders - members of Almaturo Association, who joined the insurance in accordance with the provisions of the Contract, hereinafter jointly referred to as Parties.

§ 1. General provisions

This Group Insurance Contract, hereinafter referred to as "Contract" or "insurance contract", concerns insurance against the costs of treatment of foreign nationals for ALMATUR cardholders under the terms and conditions set forth in the Contract.

§ 2. Term of the contract

The contract is concluded for a fixed term and runs from 1 September 2024 to 31 August 2026.

§ 3. Insured Persons

ALMATUR card - can be purchased by persons from 30 to 55 years of age

§ 4. Subject and scope of insurance

- The insurance covers the health and life of the Insured Person.
- The scope of insurance shall include the coverage of the costs of treatment of the Insured Person (which are indispensable from a medical point of view) who, during their stay on the territory of the Republic of Poland (RP), had to immediately undergo medical treatment as a consequence of a sudden illness or accident.
- Insurance coverage applies 24 hours a day.
- Insurance of the costs of treatment shall cover documented costs arising from a sudden disease or personal accident:
 - up to 100% of the sum insured, subject to § 7 par. 2 and 3:
 - costs of hospital stay, treatment and surgery,
 - costs of transport to the hospital or the place of residence in accordance with the rules described in detail below.
 - costs of transporting the sick person from the site of accident or sudden illness to a medical facility and costs of transporting the sick person between medical facilities in the territory of the Republic of Poland,
 - costs of examinations for diagnosis and outpatient procedures,
 - costs of purchase of necessary medicines, dressing materials and aids recommended by a physician,
 - costs of repair or purchase of glasses, repair of prostheses and other aids supporting the therapeutic process, provided that the need to purchase or repair them arose as a result of a sudden illness or accident suffered during the period of the liability of COMPENSA TU S.A. Vienna Insurance Group
 - up to 50% of the sum insured:
 - costs of transporting the Insured Person's remains to the country of permanent residence
or
b) costs of burial or cremation in the territory of the Republic of Poland.
 - costs of travel, board and accommodation of an accompanying person
 - the costs of dental treatment up to a maximum of PLN 200 for any and all occurrences.

§ 5. The territory covered by insurance

The insurance covers the territory of the Republic of Poland.

§ 6. Period of insurance

The period of insurance for each Insured Person is equivalent to the term of the card and is up to 12 months from the date of issuance of the card.

§ 7. Beginning and end of the liability of COMPENSA TU S.A. Vienna Insurance Group

- The liability of COMPENSA TU S.A. Vienna Insurance Group in relation to each Insured Person begins from the day following the date of issuance of the card, but not earlier than from the date of crossing the border of the Republic of Poland.
- The liability of COMPENSA TU S.A. Vienna Insurance Group ends at the end of the card's validity period.

§ 8. Sum insured, limits of liability

- The sum insured for the costs of treatment in the territory of the Republic of Poland is the upper limit of liability of COMPENSA TU S.A. Vienna Insurance Group in this regard and amounts to a PLN equivalent of:
 - Option - EUR 30,000
 - Option II - EUR 30,000 with the inclusion of the performance of physical work
- As part of the insurance against the costs of treatment in this option, COMPENSA TU S.A. Vienna Insurance Group covers the costs of up to two visits to an internist and one visit to a specialist during a one-year period of insurance.

§ 9. Insurance premium

- The insurance premium is payable for the entire period of insurance in advance.
- The amount of insurance premium shall depend on:
 - scope of insurance;

§ 10. Adherence to and withdrawal from the insurance contract

- Adherence to the insurance contract is based on applications for ALMATUR Cards with insurance submitted by the Insured Person.
- The request shall include at least the following data:
 - first and last name,
 - permanent residence address of the Insured Person;
 - date of birth,
 - passport number
- The Insured Person has the right to withdraw from the insurance contract by submitting a written statement. The withdrawal takes effect as of the next day following the day of submission of the statement, unless the party withdrawing from the insurance contract agrees otherwise with COMPENSA TU S.A. Vienna Insurance Group.

§ 11. Withdrawal from the contract and expiration of the contract

- The Policyholder has the right to withdraw from the insurance contract within 7 days from the date of conclusion of the insurance contract.
- Withdrawal from the Contract or its expiration does not relieve the Policyholder from the obligation to pay the premium for the period during which COMPENSA TU S.A. Vienna Insurance Group provided insurance coverage.
- In the event of termination of the insurance relationship before the expiration of the period for which the Contract was concluded, the Policyholder shall be entitled to a refund of the premium for the period of unused insurance coverage.
- The insurance contract may be terminated by COMPENSA TU S.A. Vienna Insurance Group with immediate effect in situations indicated in applicable legal regulations, as well as in case of committing a crime by the Policyholder, if it was related to the conclusion or execution of the insurance contract;
The above shall apply accordingly with regard to the right of COMPENSA TU S.A. Vienna Insurance Group to exclude the Insured Person from insurance with immediate effect.
- The insurance contract expires on the date of withdrawal from the insurance contract by the last Insured Person for whose account it was concluded.

§ 12. Complaints

- A complaint related to the entering into or performance of the insurance contract may be submitted by the Policyholder, the Insured Person, the Beneficiary or the person eligible under that contract.
- A complaint may be filed:
 - in writing - to the address of the selected unit of COMPENSA TU S.A. Vienna Insurance Group or in person;
 - electronically (form available on the website of COMPENSA TU S.A. Vienna Insurance Group);
 - verbally (in person for the record or by phone).
- A complaint must include:
 - first name, surname (company name), address, and phone number of the person submitting the complaint;
 - number of the claim report or the policy number;
 - subject of the complaint;
 - justification of the complaint along with supporting evidence, if any.
- The complaint shall be handled immediately, but no later than within 30 days from the date of its receipt. Should it be impossible to provide a response within the above-mentioned time frame due to unusual complexity of the case concerned, the deadline shall be extended to not more than 60 days following the receipt of the complaint. The complainant shall be informed of:

- 1) the reason behind the delay;
 - 2) the circumstances that need to be determined in order to investigate the case;
 - 3) expected date by which the complaint should be reviewed and by which the response should be given.
5. COMPENSA TU S.A. Vienna Insurance Group shall inform the complainant how the complaint will be handled on paper or in other durable medium, however, a complaint response from COMPENSA TU S.A. Vienna Insurance Group via email shall only be available on the request of the client.
6. The complainant may apply to the Financial Ombudsman to have the case investigated.
7. The dispute may be resolved by either extrajudicial procedure of dispute resolution between the customer and a financial market entity, conducted by the Financial Ombudsman (website address: www.rf.gov.pl) or a procedure before Arbitration Court at the Polish Financial Supervision Authority (website address: www.knf.gov.pl).
8. The complainant shall have the right to pursue his/her claims in court. The claims action under the insurance contract may be brought in accordance with generally applicable legal regulations or before the court having jurisdiction over the place of residence or registered office of the Policyholder, Insured Person or Beneficiary under the insurance contract, or before the court having jurisdiction over the place of residence of the heir of the Insured Person or the heir of the person eligible under the insurance contract.
9. COMPENSA TU S.A. Vienna Insurance Group is subject to supervision exercised by the Polish Financial Supervision Authority.

§ 13. Final provisions

1. Any notices and statements submitted by the parties to the Contract, related to the conclusion and performance thereof, shall be made in writing and delivered with confirmation of receipt or sent by registered mail, unless otherwise stipulated in the insurance contract.
2. For any matters not regulated by the Contract, the GENERAL TERMS AND CONDITIONS OF INSURANCE against the costs of treatment of foreign nationals and Polish citizens permanently residing abroad, incurred during their stay in the Republic of Poland, approved by the resolution of the Management Board of COMPENSA TU S.A. Vienna Insurance Group No. 01/07/2024 of 01.07.2024, shall apply.
3. All actions performed in connection with the Contract, including amendments thereto, shall be in writing under pain of nullity.
4. The Parties agree to inform each other of any change in the address of their registered office. If a Party has changed the address of its registered office and has not notified the other Party of this change, it is assumed that the obligation to notify has been fulfilled by sending the letter to the last address known to the Party.
5. The Agreement is drawn up in two copies, one for each of the Parties.