



Personal Accident Insurance for the Driver and Passengers of a Motor Vehicle

Document containing information about the insurance policy

Insurer: Greenval Insurance DAC (hereinafter "Greenval")
registered in Ireland, Licence No. C45741, Central Bank of Ireland

Product: Personal Accident Insurance

Full pre-contractual and contractual information regarding this insurance product is contained in the General Terms and Conditions of Personal Accident Insurance (hereinafter referred to as: GT&C) and in the document confirming the signing of the insurance contract.

What type of insurance is it?

Personal accident insurance – Section II, Group 1 according to the Annex to the Act of 11 September 2015 on insurance and reinsurance.



What is covered?

- ✓ The insurance covers the permanent consequences of personal accidents occurring in connection with the use of a motor vehicle or motor vehicles owned by the hirer or owner of a managed vehicle, and
- ✓ While boarding and disembarking from a motor vehicle,
- ✓ While on board the vehicle when it is stationary or while it is stopped during a journey,
- ✓ When, during the course of a journey, the motor vehicle is undergoing repairs.
- ✓ While loading or unloading the motor vehicle or an attached trailer.
- ✓ Sum insured – there are four levels of cover available to choose from: PLN 10,000, PLN 20,000, PLN 30,000 or PLN 40,000 per insured person in a motor vehicle. The above amounts represent the maximum amount payable to any insured person or persons authorised by him/her and each contains separate percentage limits.



What is not covered?

- The insurance does not cover, among other things, losses incurred:
- ✗ While participating in car rallies or car races and during training for such competitions, unless the risk involved is covered by insurance that is subject to payment of an additional insurance premium,
 - ✗ If the driver conveys passengers for payment, and neither the policyholder nor the insured informed the insurer of their intention to use the vehicle for such purposes at the time of signature of the insurance contract,
 - ✗ Occupational and tropical diseases and all diseases and conditions, including those of an emergency nature, are also excluded from cover under this policy,
 - ✗ The insurer will not accept liability for any physical or moral pain or suffering sustained or for any material loss consisting in the loss, damage or destruction of any items.



What are the limitations of insurance cover?

The main exclusions of liability include, but are not limited to, the following:

- ! In relation to the driver – driving the vehicle without a valid, legally-required document entitling him/her to drive the vehicle, driving while under the influence of alcohol, drugs, intoxicants, psychotropic substances or substitutes within the meaning of the law on prevention of drug addiction.
- ! In relation to the passenger – when the passenger is under the influence of alcohol, drugs, intoxicants, psychotropic substances or substitutes, in so far as such a state of intoxication or the use of drugs or other substances contributed to the occurrence of the incident.



Where is insurance mandatory?

- ✓ The insurance covers losses sustained in the territory of the Republic of Poland, other countries of Europe and in the European parts of Russia and Turkey, as well as in the waters (seas and bays) directly adjacent to Europe, when the damage occurred in those waters during the maritime transport of a vehicle from one European country to another European country.



What are the responsibilities of the policyholder?

- **Prior to signing the contract:**
 - to inform Greenval about all known circumstances that Greenval had asked about prior to signing the contract.
- **During the term of the insurance contract:**
 - to inform Greenval about any change in circumstances about which they had asked prior to signature of the contract in other documents,
 - to make every effort to prevent the occurrence of any loss and take all measures possible to avoid or reduce the extent of the loss.
- **In the event of any incident, the policyholder is obliged to:**
 - attempt to limit the consequences of an accident by submitting to immediate medical care and recommended treatment,
 - notify the local police in the event of personal injury resulting from an incident,
 - provide the insurer and/or the loss adjuster in Poland: accurately completed claim forms, documents necessary to establish the legitimacy of the claim and the amount of benefit: driver's licence, medical documentation, original bills and original proofs of payment together with original proofs of the treatment applied,
 - enable the insurer and/or the loss adjuster to obtain information relating to the circumstances listed in point 3 of Clause 6 of the GT&C, in particular from physicians who administered or continue to administer medical care to the insured,
 - at the request of the insurer and/or the loss adjuster – to undergo examination by designated doctors or clinical observation,
 - in the event of the death of the insured – the nominated authorised person appointed is additionally obliged to submit for inspection an abridged death certificate and a document confirming the identity of the authorised person and, in the absence of the nominated person – a claimant family member is also obliged to submit a document issued by the Registry Office stating the claimant's kinship or relationship with the insured. Entitlement to death benefit is specified in section 7.9 of the GT&C,
 - the insurer reserves the right to verify the provided documentation and to consult specialist doctors,
 - if, due to gross negligence, the policyholder or beneficiary failed to fulfil the obligations set out in section 6.1 of the GT&C and this affected the circumstances of the incident or the amount of benefit, the Insurer may decline to pay or else reduce the benefit.



How and when should premiums be paid?

Premiums are payable on signing the contract, in advance for the entire period of cover, unless the insurance contract specifies a different date and method of payment of the premium.



When does insurance cover start and end?

The insurance contract shall be concluded for a period of one year or for any other period agreed between the parties to the contract. Unless otherwise agreed, liability under this Personal Accident Insurance policy shall commence on the day following the date of signature of the insurance contract and receipt of the premium payment, but not earlier than the date specified in the insurance contract.

Insurance cover under the insurance contract shall be terminated:

- at the end of the insurance period specified in the insurance contract,
- on the date of cancellation of the insurance contract,
- after 7 days from the date of receipt by the policyholder of a request for payment of a further premium instalment in the event of failure to pay it,
- in the event of non-payment of a further premium instalment – after the deadline has passed for payment of the premium instalment specified in the insurance contract,
- on the date of cancellation of the contract by mutual agreement between the parties.



How to cancel the contract?

The insurance contract may be cancelled at any time by mutual agreement between the parties. If the insurance contract was concluded for a period longer than 6 months, the policyholder has the right to cancel the insurance contract within 30 days, and if the policyholder is a company – within 7 days from the date of signing the contract. The policyholder may cancel the contract at any time within the time limit specified in the contract or in the general terms and conditions of insurance, and in the absence thereof – with immediate effect.

In the event that the insurance contract is concluded on behalf of a third party, if the insurance contract was concluded for a period longer than 6 months, the policyholder shall have the right to cancel the insurance contract within 30 days from the date of commencement of the insurance.