

TERMS AND CONDITIONS CONCERNING ACCIDENT INSURANCE FOR STUDENTS, PHD STUDENTS AND EMPLOYEES OF THE WROCLAW UNIVERSITY OF ENVIRONMENTAL AND LIFE SCIENCES REGARDING THE ACADEMIC YEAR 2023/2024

2nd collection period

- Period covered by the insurance/reduced to 6 months: **from the 1st of March 2024 to the 30th of September 2024**
- Contributions shall be collected: **from the 1st of March 2024 to the 31st of March 2024**
- Conditions concerning accident insurance **the same regardless of the length of the period of insurance**

Payment data necessary to conclude an insurance agreement

BFBroker

Bank: MBank

account no.: 58 1140 2004 0000 3802 8279 6122

payment title according to model: UPWr/ name and surname/ date of birth/no. of insurance OPTION / status: student

1st collection period – has ended

- period covered by the insurance **from 01.10.2023 to 30.09.2024**
- period of collecting premiums **from 01.10.2023 to 30.11.2023 – has ended**

Insurance concerning the consequences of accidents and civil liability regarding students, PhD students and employees of WUELS

Available insurance OPTIONS (the selected OPTION is to be indicated in the transfer title together with the name and surname and date of birth)	Accident Insurance NNW		Third party liability Insurance OC		Total premium to be paid, including OC in Poland and outside Poland*	Insurance Policy No. InterRisk TU S.A.	
	Premium NNW	Insurance amount NNW in PLN	premium OC in Poland and outside Poland*	Amount guaranteed OC in PLN		NNW	OC regardless the territory
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>
OPTION I	PLN 80	50 000	X	X	PLN 80 NNW	EDU/AP 135241	X
OPTION II	PLN 80	50 000	PLN 65	100 000	PLN 145		A-A 641183
OPTION III	PLN 80	50 000	PLN 130	200 000	PLN 210		A-A 641184
OPTION IV	PLN 80	50 000	PLN 280	500 000	PLN 360		A-A 641185

OPTION V	PLN 140	100 000	X	X	PLN 140 NNW	EDU/AP 135250	X
OPTION VI	PLN 140	100 000	PLN 65	100 000	PLN 205		A-A 641183
OPTION VII	PLN 140	100 000	PLN 130	200 000	PLN 270		A-A 641184
OPTION VIII	PLN 140	100 000	PLN 280	500 000	PLN 420		A-A 641185
OPTION IX	X	X	PLN 65	100 000	PLN 65	X	A-A 641183
OPTION X	X	X	PLN 130	200 000	PLN 130	X	A-A 641184
OPTION XI	X	X	PLN 280	500 000	PLN 280	X	A-A 641185

* - The insurance cover does not cover damages in the territories of: the United States of America, Canada, Japan, Australia and New Zealand

I. Subject and scope of the insurance

- The subject of the insurance covers the consequences of an unfortunate accident (NNW) which has taken place during the term of insurance cover or the consequences of a disease and its effect if such a disease was diagnosed during the term of insurance cover.
- Insurance coverage is realised 24 hours a day all over the world, with the exception of: Additional Option D3 (hospital stay resulting from an accident), Additional Option D4 (hospital stay resulting from illness), Additional Option D6 (costs of surgery resulting from an accident), Additional Option D7 (surgery as a result of illness), Additional Option D8 (costs of medical treatment resulting from an accident), Additional Option D9 (temporary inability of the Insured to study or work), Additional Option D11 (costs of dental treatment resulting from an accident), Additional Option D12 (onerous treatment resulting from an accident), Additional Option D13 (*Assistance Edu Plus*), Additional Option D20 (care for a child staying in hospital), under which insurance coverage is provided 24 hours a day in the territory of the Republic of Poland. In the case of Additional Option D23 (Legal Assistance), insurance coverage is provided from Monday to Friday from 9 a.m. to 5:00 p.m. and covers insurance accidents occurring during the insurance period and recognized in the territory of the Republic of Poland in accordance with Polish law. In the case of Hate Stop Option, IT assistance is provided 24 hours a day on business days, and legal assistance and psychological assistance are provided on business days from 8:00 a.m. to 8:00 p.m., excluding public holidays and December 24 and 31.
- InterRisk TU S.A. Vienna Insurance Group provides protection to the following individuals without increasing the premium:
 - **professionally practicing sports**
 - **for people who are under 89 years**
- Complete information provided prior to the conclusion of the agreement and contractual information is included in other documents, among other things, the General Terms and Conditions of EDU PLUS Insurance approved by resolution No. 1/18/04/2023 adopted by the Management Board of InterRisk Towarzystwo Ubezpieczeń Spółka Akcyjna Vienna Insurance Group on the 18th of April 2023 together with additional provisions and in the General Terms and Conditions of Liability Insurance of Natural Persons concerning Private Life as well as Teachers/Lecturers and Heads of Educational Institutions as part of EDU Plus offer approved by Resolution No. 05/06/07/2021 adopted by the Management Board of InterRisk Towarzystwo Ubezpieczeń Spółka Akcyjna Vienna Insurance Group on the 6th of July 2021.

II. Types of services (one can choose one accident insurance option (NNW) and one liability insurance option (OC))

A. SCOPE OF ACCIDENT INSURANCE (NNW): BASIC OPTION

Accident insurance option (NNW)	Premium – PLN 80	Premium - PLN 140
Type of benefit	amount of benefit	amount of benefit
Death of the Insured as a result of an accident (this includes a heart attack, stroke)	PLN 50 000	PLN 100 000
Death of the Insured which took place on the premises of an educational institution as a result of an accident	total amount with death benefit PLN 100 000	total amount with death benefit PLN 200 000
100 % bodily harm as a result of an accident	PLN 50 000	PLN 100 000
less than 100 % bodily harm as a result of an accident	PLN 500 for each 1% of bodily harm	PLN 1 000 for each 1% of bodily harm
burns resulting, frostbite	depending on the degree, PLN 300 or PLN 900 or PLN 1500	depending on the degree, PLN 500 or PLN 1500 or PLN 2500
costs of purchasing medical products requiring a request and the costs of purchasing and repairing glasses or hearing aids damaged as a result of accidents taking place in the educational institution	up to PLN 15 000, this includes the cost of purchasing corrective glasses and hearing aids up to PLN 200	up to PLN 30 000, this includes the cost of purchasing corrective glasses and hearing aids up to PLN 200
costs of vocational retraining in case of disability resulting from accidents	up to PLN 15 000	up to PLN 30 000
bodily harm as a result of an epilepsy attack	one-off PLN 500	one-off PLN 1 000
death of the Insured as a result of a road accident	Total payment together with accident related death benefit PLN 90 000	Total payment together with accident related death benefit PLN 150 000
diagnosis of sepsis in case of the Insured	one-off PLN 5 000	one-off PLN 10 000
death of the Insured's parent/guardian as a result of an accident	one-off PLN 5 000	one-off PLN 10 000
bite, sting,	one-off PLN 1 000	one-off PLN 2 000
food poisoning or sudden gas poisoning or electric or lightning shock	one-off PLN 2 000	one-off PLN 2 000

Diagnosis of zoonoses in case of the Insured (echinococcosis, toxoplasmosis, toxocariasis, rabies)	PLN 2 500	PLN 5 000
Coma as a result of accidents (min. 30 days)	PLN 1 000	PLN 1 000
Brain concussion resulting from an accident	PLN 1 500	PLN 3 000
hospitalization as a result of an accident	PLN 60 for each day (benefit granted from the 1st day spent in the hospital, provided that the stay lasts at least 3 days), <u>max 100 days</u>	PLN 80 for each day (benefit granted from the 1st day spent in the hospital, provided that the stay lasts at least 3 days), <u>max 100 days</u>
hospital stay as a result of illness	PLN 60 for each day (benefit granted from the 1st day spent in the hospital, provided that the stay lasts at least 3 days), max 100 days	PLN 80 for each day (benefit granted from the 1st day spent in the hospital, provided that the stay lasts at least 3 days), max 100 days
serious illnesses according to the GTC option D5	PLN 2 000	PLN 2 000
plastic surgery costs as a result of an accident	PLN 4 000	PLN 4 000
surgeries as a result of an accident (in accordance with the GTC, option D6)	PLN 2 000	PLN 2 000
surgery as a result of illness	PLN 2 000	PLN 2 000
medical expenses connected to an accident (according to option D8)	PLN 4 000 1. reimbursement of rehabilitation costs - sublimit in the amount of PLN 1 500 2. reimbursement of plastic surgery costs - sublimit in the amount of PLN 4 000 3. reimbursement of drug costs - sublimit in the amount of PLN 500	PLN 4 000 1. reimbursement of rehabilitation costs – sublimit in the amount of PLN 1 500 2. reimbursement of plastic surgery costs - sublimit in the amount of PLN 4 000 3. reimbursement of drug costs - sublimit in the amount of PLN 500
temporary inability of the Insured to study or work as a result of an accident	PLN 20/day (according to the GTC, option D9)	PLN 20/day (according to the GTC, option D9)
diagnosis of a congenital heart defect during the insurance period (according to option D10)	PLN 1 000	PLN 1 000
onerous treatment as a result of an accident (according to option D12)	PLN 200	PLN 200

costs of dental treatment as a result of an accident (according to option D11)	max PLN 500 for one tooth up to PLN 1 000	max PLN 500 for one tooth up to PLN 1 000
reimbursement of the Insured's funeral expenses (according to option D16)	PLN 4 000	PLN 5 000
the tick package and diagnosis of Bolerosis (according to option D17)	PLN 1 500, this includes: diagnosis of boeriosis up to PLN 1 000, doctor's appointment up to PLN 150, diagnostic tests up to PLN 150, antibiotic therapy up to PLN 200	PLN 1 500, this includes: diagnosis of boeriosis up to PLN 1 000, a doctor's appointment up to PLN 150, diagnostic tests up to PLN 150, antibiotic therapy up to PLN 200

B. CIVIL LIABILITY INSURANCE CONCERNING PRIVATE LIFE ADDITIONALLY COVERING STUDENT AND PHD STUDENT INTERNSHIPS AS WELL AS LECTURER/TEACHER TRAINING

Third party liability insurance concerning private life additionally covering student /PhD internships and teaching. Territorial scope of the Republic of Poland and outside Republic of Poland*	Premium – PLN 65 *	Premium – PLN 130*	Premium- PLN 280*
		Amount guaranteed PLN 100 000 / share in the damage PLN 100	Amount guaranteed PLN 200 000 / share in the damage PLN 100

* - *The insurance cover does not cover damages in the territories of: the United States of America, Canada, Japan, Australia and New Zealand.*

C. ELIMINATION METHOD CONCERNING ACCIDENT RELATED DAMAGES AND OBLIGATIONS OF THE INSURED

Obligations of the Insured in case of the occurrence of an event that could result in liability on the part of InterRisk

- 1) one immediately reports such an event to a physician and follow his or her recommendations;
- 2) one informs InterRisk about the occurrence of the aforementioned event not later than within 14 days from the date of the event occurrence or obtaining information concerning such an event, if it is possible bearing in mind one's health condition. Pursuing claims observing the limitation periods.
- 3) one undergoes an examination performed by a physician indicated by InterRisk in order to diagnose the reported injuries. The cost of such examination is covered by InterRisk.

Reporting the damage

1. Notification concerning the occurrence of an event covered by insurance can be submitted to any organizational unit of InterRisk, it can be reported by phone at (22) 575 25 25 or using the website www.interrisk.pl
2. The notification concerning the occurrence of the event is to contain the following basic information:
 - 1) name and surname or name and address of the Policyholder;
 - 2) name and surname, address of the Insured;
 - 3) name and surname, address of the Authorized Person, if the claim is filed by the Authorized Person;
 - 4) date of the accident and a detailed description of the circumstances of its occurrence;
 - 5) name and surname, address of the witnesses of the event, if claimant has such information

Policy Holder:

Wroclaw University of Environmental and Life Sciences
ul. C.K. Norwida 25
50-375 WROCLAW

Insured:

STUDENTS, PHD STUDENTS AND EMPLOYEES OF THE WROCLAW UNIVERSITY OF ENVIRONMENTAL AND LIFE SCIENCES

Payment of the insurance premium to the indicated bank account is understood as the acceptance of the following statements by the Insured and consent to the conclusion of an insurance agreement on behalf of the Insured.

STATEMENT OF THE INSURED

1. I declare that I have received and read the terms of the EDU PLUS insurance agreement adopted based on the Resolution No. 01/03/03/2020 issued by the Management Board of InterRisk Towarzystwo Ubezpieczeń Spółka Akcyjna Vienna Insurance Group on the 3rd of March 2020 as well as the terms and conditions third party liability insurance of natural persons concerning their private life as well as teachers and heads of educational institutions under the EDU Plus offer approved based on the Resolution No. 05/06/07/2021 adopted by the Management Board of InterRisk Towarzystwo Ubezpieczeń Spółka Akcyjna Vienna Insurance Group of on the 6rd of July 2021, which contains information referred to in the Art. 17 par. 1 of the Insurance and Reinsurance Activity Act as well as the method and procedure for considering complaints submitted by the policyholder, the insured or the beneficiary based on the insurance agreement, together with additional provisions concerning the insurance offer addressed to students, PhD students of the Wroclaw University of Environmental and Life Sciences in the ACADEMIC YEAR 2023/2024.
2. I confirm that I have received a standardized document with information concerning the insurance product. I realise that hereby document is informative and full information devoted to the insurance product is presented in the General Terms and Conditions of Insurance, together with additional and different provisions.
3. I declare that I have been informed about my right to submit complaints and objections regarding the services provided by InterRisk, hereinafter jointly referred to as complaints. Complaints can be filed at any organizational unit of InterRisk which provides services to customers in the following manner: a) in writing - in person or via a postal service or courier, or b) orally - by phone using InterRisk Contact (phone number: 22 575 25 25) or in person with preparation of a protocol in the InterRisk organizational unit which provides services to customers. InterRisk responds to a complaint in writing or on a durable medium within 30 days from the date of receiving the complaint or within 60 days in particularly complex cases. A reply to a complaint filed by a natural person can be delivered via an e-mail exclusively at the request of that individual.
4. I declare that I have read the content of the document titled "Information Obligation InterRisk TU S.A. Vienna Insurance Group as the Personal Data Administrator".
5. I accept the following *BFBroker limited liability company with its registered office in Tarnów, registered in the District Court for Kraków-Śródmieście in Krakow, 12th Commercial Division of the National Court Register under the number KRS 0000672291, is an insurance broker and operates as an intermediary in terms of services and accident insurance agreements and TPL insurance addressed to students, PhD students and employees of the Wroclaw University of Environmental and Life Sciences based on a power of attorney granted by Wroclaw University of Environmental and Life Sciences.*
6. I consent to processing of my data by the company *BFBroker Sp. z o.o. with its registered office in Tarnów, ul. Kochanowskiego 30A, 33-100 Tarnów NIP: 993-066-27-34. Contact with the Administrator is realised via traditional and electronic mail sent to the following address: biuro@bfbroker.com.pl. The data is processed based on the Art. 6 sec. 1 letter a, b of the general regulation on the protection of personal data issued on the 27th of April 2016, hereinafter referred to as GDPR, in order to perform the agreement and inform you about the current status of the case as well as to serve marketing purposes. The administrator does not share data or transfer data to a third country/ international organization. The data are to be stored for the time necessary to meet the objective, for a maximum of 5 years. Unless specific provisions state otherwise, you have the right to access your personal data and the right to rectify such data. The processing of your data can be limited, except for significant reasons connected to public interest of the Republic of Poland or the European Union. In the case of processing personal data pursuant to the Art. 7 of GDPR, you have the right to withdraw your consent at any time. Withdrawal of consent does not affect the lawfulness of the processing carried out based on consent prior to withdrawal. You have the right to file a complaint addressed to the supervisory authority if, you feel that the processing of your personal data breaches the provisions of the EU GDPR Regulation:*

Office of the President of the Office for Personal Data Protection ul. Stawki 2, 00-193 Warsaw

We would like to inform you that your personal data are transferred to other recipients exclusively based on legal provisions or following your consent. The data subject has the right to access, correct, rectify, delete, limit processing, transfer and file a complaint addressed to the supervisory body. (The data are not to be subject to automated decision making, this includes profiling). Providing data is voluntary. Nevertheless, it is necessary to achieve the indicated purpose.

How to join the insurance

- read the GTC together with additional provisions as well as the statements provided below
- choose one of the insurance options (*below*)
- make a transfer to the bank account indicated below, of the amount corresponding to the selected option of the insurance by indicating it in the title of the transfer following the diagram below.

BFBroker Sp. z o.o.

Bank: MBank

account no.: 58 1140 2004 0000 3802 8279 6122

payment title according to model: UPWr/ name and surname/ date of birth/no. of insurance
OPTION / status: student

- keep the confirmation of the transfer - only payments made by the 30th of November 2023 and from 1st of March to 31st of March , 2024, respectively shall constitute the grounds for joining the insurance (after this date, the premiums paid are to be refunded without the possibility of one being covered by insurance during the indicated insurance period)

Best regards
Bogusław Faliszek
Insurance broker