

# PZU Auto Insurance

## Document containing information about the insurance product

Powszechny Zakład Ubezpieczeń Spółka Akcyjna registered in Poland

Product: PZU Auto



Complete information prior to the agreement and agreement details are given in the insurance document and the general terms and conditions (GTC) for PZU Auto vehicle insurance, which were set by the resolution of the Management Board of Powszechny Zakład Ubezpieczeń Joint Stock Company under the number UZ/59/2024 on 19<sup>th</sup> March 2024.

### What type of insurance is it?

PZU Auto comprises a package of optional property and personal insurance – section II, categories 1, 3, 10, 17, 18 of the Addendum to the “Act on Insurance and Reinsurance Activity.”



#### What is covered by the insurance?

The Agreement covers only the product components selected by the Client. Under **PZU Auto AC (AC motor hull insurance)** we insure:

- ✓ comprehensive protection for the vehicle and its equipment against damage, destruction or loss – if such losses occurred in the duration of the period of insurance, regardless of the will of the insured or the person having the right to use the vehicle.

The sum insured is specified in the insurance agreement. The valuation must be aligned with the market value of the vehicle.

As part of **PZU Pomoc w Drodze (PWD) (Roadside Assistance)**, we ensure the organisation and cover the costs of assistance services. The scope and availability of these services depends on the selected variant and, under the Comfort variant, also on whether a third-party liability or motor hull insurance has been concluded for the same vehicle.

In the event of a collision, the Comfort option, when purchased together with third-party liability, ensures the following assistance:

- ✓ on-site repair or towing for a distance up to 150 km,
- ✓ information services,
- ✓ discussion with an internal medicine specialist, a GP or a child physician,
- ✓ assistance for another vehicle damaged due to the fault of a driver of a vehicle insured with PZU.

The Comfort variant, which is included with the motor hull insurance, ensures more comprehensive assistance in the event of an accident, breakdown or theft.

The Super variant ensures assistance in the event of an accident, breakdown or theft, for instance:

- ✓ delivery of petrol,
- ✓ on-site vehicle repair, as well as wheel, car bulb, battery replacement services,
- ✓ towing a vehicle or trailer for a distance up to 150 km,
- ✓ replacement vehicle hire,
- ✓ overnight accommodation or transport to home,
- ✓ covering the costs related to hospital visits,
- ✓ discussion with an internal medicine specialist, a GP or a child physician,
- ✓ assessment of the technical condition of a vehicle before purchase.

The Comfort and Super Truck variants have been designed with the specific requirements of the bus and truck industry in mind and are suitable for vehicles with a gross vehicle weight (GVW) of between 3.5 and 44t. The Comfort Truck variant includes a range of assistance services in the event of an accident or vehicle theft, for instance:

- ✓ on-site repair or towing to the nearest repair shop,
- ✓ overnight accommodation.

The Super Truck variant includes a range of features designed to provide assistance in the event of an accident, theft, breakdown or use of improper petrol, for instance:

- ✓ on-site repair or towing to the nearest repair shop,
- ✓ unlocking the vehicle on a steep slope, narrow roundabout or a dead end street,
- ✓ supervision over cargo,
- ✓ scrapping the vehicle and a wide array of other services.

As part of **PZU Auto Szyba (PAS) (Vehicle Windscreen)**, we organise and cover the costs related to the replacement of components or repairing the vehicle:

- ✓ a damaged windscreen, rear window or side window – if none of those parts constitute an integral part of the roof of the vehicle,
- ✓ gaskets, strips, handles and the heating system – if they have been damaged together with the glass or if they need to be replaced in order to fix the glass,



#### What is not covered by the insurance?

In the case of **AC, PAOP, PWD, PAS, OPONY, NNW**, unless otherwise agreed, we do not cover, among other things, the consequences of incidents occurring in relation with the movement of the vehicle or during the use of the vehicle for the following purposes:

- ✗ commercial passenger transport, including taxi – applies solely to passenger cars, lorries with a passenger body or other heavy goods vehicles with a load capacity of up to 750 kg,
- ✗ rental for profit as part of a vehicle rental business,
- ✗ providing the vehicle as a replacement under principles other than vehicle hire,
- ✗ transporting courier parcels – applies solely to passenger cars, lorries with passenger bodies or other heavy goods vehicles with a load capacity of up to 2 tonnes,
- ✗ intervention or patrolling drives carried out as part of a business activity related to protection of persons or property,
- ✗ driving lessons.

In the case of **PWD**:

- ✗ we do not arrange for specific services in cases where the incident occurs close to the place of residence (50 km in the case of the Comfort variant, 20 km in the case of Super, Comfort Truck, Super Truck variants),
- ✗ we do not cover the costs of assistance services which have not been agreed with us in advance.

In the case of **PAS**, unless otherwise agreed, we refuse to replace the original windscreen.

In the case of **OPONY**, we do not cover the cost of purchasing a new tyre if the damaged tyre is more than 3 years old or if you have already used this service once during the period of insurance.

In the case of **NNW** and **NNW Max** we do not provide compensation for the experienced pain, physical and moral suffering, nor damage consisting in loss, damage or destruction of property.

In the case of **PAZ**, we do not provide health services in the event of a life-threatening situation or health emergency which requires the intervention of an ambulance. Such cases must be reported directly to the emergency telephone number.

In the case of **PAOP**, we do not cover costs that have been:

- ✗ covered under an insurance agreement concluded with another insurance company,
- ✗ incurred as part of proceedings brought against the insured by their relatives.

In the case of **ZK**, we do not cover damage involving damage to the vehicle specified in the PZU Auto Zielona Karta agreement.



#### What are the limitations of the insurance cover?

The **AC**, does not cover, among other things: the value of which does not exceed PLN 300 – except for the damage to the interior of the vehicle by persons whose carriage was required to provide them with medical assistance,

- ! caused by the insured person, the person rightfully using the vehicle or the person with whom the insured person shares a household driving the vehicle without a license,
- ! occurring from operation,
- ! in vehicle equipment not specified in the agreement,

- ✓ calibration of the ADAS system, if it is required following the repair or replacement of the windscreen.

We provide this service if the damage occurred during the period of insurance and independently of the insured.

We cover the full cost of the initial windscreen damage. In the case of the second and subsequent damage occurring during the same agreement, the insured covers 30% of the total cost of the service – including the cost of the windscreen, gaskets, strips, handle and heating – the so-called own contribution.

Either an alternative windscreen or an original windscreen is used for replacement, depending on how it was agreed at the conclusion of the agreement.

The sum insured is specified in the insurance agreement. It represents the upper limit of liability for damages during the period of insurance. It shall be reduced by any amount paid out.

At **PZU Auto Opony (OPONY) (Tyres)**, we arrange for the logistics and coverage for assistance services in the event of a tyre failure. The scope of insurance coverage depends on the selected option. In the event of a first or second tyre breakdown during the period of insurance, we cover the following costs:

- ✓ on-site replacement of the wheel with a tyre defect with a spare wheel carried in the vehicle, or repair of the wheel using a repair kit if such a kit is carried in the vehicle,
- ✓ towing to a workshop selected by us – for a distance up to 150 km – in case where it is not possible to replace or repair the wheel on-site,
- ✓ transporting the driver and passengers of the insured vehicle to the car workshop,
- ✓ repairs in the car workshop,
- ✓ purchasing a new tyre of the same make, size and specification as the defective tyre which must be replaced,
- ✓ information services.

In the event of a third or subsequent tyre failure in one period of insurance, we cover 10% of the related costs.

Under **PZU Auto NNW (NNW) (Personal Accident Insurance)** we insure:

- ✓ the consequences of personal accidents, i.e. bodily injury, health disorder or fatality of the driver or passengers of the insured vehicle – under the condition that the accident was connected with the movement or use of that vehicle.

The insured sum is the figure used to calculate the payout amount.

The sum insured is determined per a single insured and per each personal accident – regardless of the number of accidents.

We determine the insurance sum in agreement with the policyholder, that is, the individual entering into the agreement. The sum insured must not be lower than PLN 5,000 or exceed PLN 100,000 per a single insured.

In the case of **PZU Auto Asystent Zdrowotny (PAZ) (Vehicle Health Assistance)**:

- ✓ In the event of an accident that did not occur out of the insured person's actions or negligence, and happened during the insurance period, involving the movement of a vehicle, resulting in bodily injury or impairment of the insured person's health, we will arrange and cover the costs of medical services.
- ✓ Please refer to the table in the GTC for details of the types and limits of these benefits. Please note that the health benefit limits indicated in the table are the upper limit of our liability. They apply to every insured person and relate to every personal accident.

In the case of **PZU Auto NNW Max (Personal Accident Insurance Max)** we insure:

- ✓ consequences of personal accidents, consisting in permanent and complete inability for work or death of the insured person – in the event the accident occurred due the movement or use of a motor vehicle – except for motorbikes, quads, watercrafts and aircrafts. Permanent and complete inability for work shall be construed as irreversible and absolute lack of ability to perform gainful employment in any occupation and to live independently caused solely in result of a personal accident. In the event of an accident occurring during the period of insurance, we accept liability for the resulting consequences.

The insured sum is the figure used to calculate the payout amount. We determine the insurance sum in agreement with the policyholder, that is, the individual entering into the agreement. The minimum and maximum sums insured are PLN 100,000 and PLN 500,000, respectively.

In the case of **PZU Auto Ochrona Prawna (PAOP) (Automotive Legal Protection)** we insure:

- ✓ costs that are both necessary and legally justified in order to protect the insured's legal interests in the event of an insurance accident.

In the PAOP Super and PAOP Comfort variants, we cover the costs listed below:

- ✓ pursuing the insured's claims for damages related to offences related to the vehicle,

! theft if:

- the driver got out of the vehicle and left the key or control to open or start the vehicle inside – if it made it possible for an unauthorised person to start the vehicle,
- the vehicle has been abandoned, left unattended and the key or control for opening or starting the vehicle or the key or control for the anti-theft device has not been secured either outside or inside the vehicle, or the vehicle has not been secured in the manner permitted by its design or all anti-theft devices have not been activated. An exception to this rule is if the theft was committed from a premise that is not intended for storing vehicles belonging to different owners, and which is locked with at least one multiple lock or multiple padlock or is locked with an approved electromechanical system, unless that fact had no influence over the occurrence of the accident covered by insurance or the perpetrator of the theft used violence or threatened to immediately use violence. Furthermore, in the event that the cost of repairing the damage to the vehicle exceeds 70% of the total value of the vehicle, we will provide compensation equal to the difference between the vehicle's value prior to the damage and its residual value.

As part of **PWD**, among others:

- ! we waive all responsibility for any damage caused by the operation,
- ! we waive all responsibility for any damage caused by exceeding the permitted axle load or by loading the vehicle with a trailer that is heavier than the permitted weight,
- ! assistance services do not apply to sports equipment, hiking equipment, biological materials or any other type of load transported inside a vehicle or trailer towed by the vehicle.

The **PAS**, does not cover the following losses, among others:

- ! occurring from operation,
- ! damage or destruction to elements that are permanently attached to the windscreen, such as gaskets, mouldings, handles, and heating elements – unless such damage or destruction occurred simultaneously with the damage or destruction of the windscreen or its replacement results from the technology of repairing or replacing the windscreen,
- ! consisting of damage to or destruction of components permanently attached to the windscreen (such as: anti-burglary or tinting films, alarm system, rain sensor) which were installed outside the vehicle's factory assembly process.

As part of **OPONY** we waive any responsibility, among other things, for any tyre failure which has occurred:

- ! in result of the vehicle carrying load exceeding the permissible total weight,
- ! during racing or competition rallies or during training for such races,
- ! due to tyre wear, corrosion, oxidation or it becomes damp,
- ! on an unpaved road or in a location where access is either not possible or prohibited by law, or where the provision of assistance services is prevented by force majeure.

We waive liability for tyre failure where the tyre wear indicator shows threshold wear or tyres with treads less than 1.6 mm in depth, in accordance with industry standards.

We do not cover the following costs:

- ! which have not been agreed with us in advance.
- Under **NNW**, **PAZ** and **NNW Max** we waive any responsibility for the following, among others:
- ! consequences of diseases or medical conditions,
  - ! consequences of a personal accident, in cases where such accident occurred:
    - because the insured became intoxicated with alcohol or intoxicants, psychotropic substances, substitute substances or new psychoactive substances – within the meaning of the provisions on counteracting drug addiction,
    - in cases where the passenger consciously accepted to travel with a driver who was driving under the influence of alcohol, intoxicants, psychotropic substances, substitutes or new psychoactive substances – within the meaning of the provisions on counteracting drug addiction – unless such circumstance had done not affect the personal accident,
    - Because the insured was intoxicated, previously consumed alcohol, was under the influence of intoxicants, psychotropic substances, substitutes or new psychoactive substances – within the meaning of the provisions on counteracting drug addiction,
    - in cases where the insured was driving without the authorisation required by the law of the country where the accident occurred,
    - because the insured has attempted or committed suicide or a crime.

- ✓ securing claims against persons who have caused damage to the insured's vehicle or to the property transported inside the vehicle
- ✓ protecting the legal interests of the insured against claims by persons to whom he or the driver of the vehicle has caused damage in connection with the movement of that vehicle,
- ✓ providing defence in criminal cases for offences against traffic safety or order,
- ✓ protecting the insured's legal interests regarding agreements concerning the vehicle,

Available exclusively under the PAOP Super variant:

- ✓ proceedings relating to the retention of the insured person's driving licence or the registration certificate for a vehicle.

The costs of protecting legal interests include, among others, attorney's fees, costs of issuing legal opinions or court fees. Under PAOP (Automotive Legal Protection), we also provide 24-hour telephone assistance if a vehicle is involved in an accident.

The sum insured constitutes the upper limit of liability.

The sum is determined for all insured accidents during the period of insurance and for the insured collectively.

Depending on the selected variant, the sum amounts to:

- ✓ PLN 2,000 in the case of the Comfort variant,
- ✓ PLN 50,000 in the case of the Super variant.

The sum insured is lowered by the amounts paid out.

In the case of **PZU Auto Zielona Karta (ZK) (Green Card)** we provide insurance for:

- ✓ general liability of the insured, if they cause damage to third parties in connection with the movement of a motor vehicle in the countries indicated in the PZU Auto Zielona Karta agreement during the period of insurance.

Indemnity shall be calculated in accordance with the scope of protection as required by the legislation of the country where the insurance incident occurred. If the injured and the insured are both Polish citizens who reside in Poland, the claim has been reported in Poland, we shall be liable in accordance with the Polish law – as long as the laws that apply in the country where the insurance accident occurred provide for such

Under **PAOP** we do not cover the expenses related to legal protection:

- ! in legal proceedings related to the accusations of violating parking bans, stopping bans, parking regulations or speed limits,
- ! in cases where the insured has intentionally caused an insured accident or if the accident occurred in direct connection with an intentional crime or offence committed by the insured,
- ! if they are connected with events resulting in a dispute between the insured and the policyholder or between the insured and PZU SA, PZU Życie SA, PTE PZU SA, TFI PZU SA, PZU Pomoc SA or PZU Centrum Operacji SA,
- ! related to proceedings connected with tax, customs or fiscal offences law, as well as cases related to other public and legal fees.

Under **ZK**, we waive responsibilities for the following damages, among others:

- ! if the insured does not hold the Green Card certificate – they have not filed an application for the certificate before travelling abroad.



#### What location does the insurance cover?

In **AC, NNW, NNW Max** we accept responsibility for events occurring in the territory of Poland, other European countries, Algeria, Morocco, Israel, Tunisia or Cyprus.

As a standard, under **AC**, we waive responsibility for damage related to theft occurring on the territory of Belarus, Russia, Ukraine and Moldova.

Under **PWD**, we are responsible events occurring:

- ✓ in Poland – if the policyholder has concluded a PWD agreement in one of the following variants Komfort, Komfort Truck, Super PL,
- ✓ in Poland, other European countries, Algeria, Morocco, Israel or Tunisia – excluding Moldova and Russia – if the policyholder has concluded a PWD agreement in the variant Super PL + EU,
- ✓ in Poland and other European countries – excluding Iceland, Kazakhstan, Kosovo, Malta and the areas of European countries which are geographically located outside of Europe – if the policyholder has concluded a PWD agreement in the variant Super Truck.

As part of **PAS**, we repair or replace windscreen in the territory of Poland. In cases where windscreen is damaged abroad and it must be repaired or replaced there, we will reimburse the incurred costs.

As part of **OPONY**, we take responsibility for tyre damage occurring in Poland.

As part of **PAZ**, we provide health services in the territory of Poland.

Under **PAOP**, depending on the incident, we cover legal expenses arising in connection with insurance accidents which have occurred:

- a) in Poland,
- b) in countries other than Poland, where the national bureaus have signed Multilateral Agreements, meaning countries where the OC (General Liability Insurance) covers the occurrence of an insurance accident.

As part of **ZK**, we shall be responsible for incidents occurring outside of Poland, on the territory of countries which belong to the Green Card System, excluding countries whose national bureaus have signed Multilateral Agreements.



#### What are the obligations of the insured?

- The insured is obliged to provide us with all the circumstances known to them we ask about during the conclusion of the agreement,
- The person must notify us without delay of any alterations to the circumstances, for instance the re-registration or disposal of the vehicle.
- The person has a duty to notify us of the incident as soon as possible.



#### How and when should the contributions be paid?

The contributions are to be paid by the Policyholder. They can be paid in a single payment or in instalments. Payment terms are stated in the insurance document.



#### When does the insurance coverage begin and end?

The insurance coverage lasts:

- from the date stated in the insurance document, where the due date for payment of the premium or the first instalment falls on or after **the first day** of the period of insurance. In the event that the policyholder fails to fail to pay the premium or an instalment on time, we reserve the right to terminate the agreement,
- from the date stated in the insurance document, where the premium or the first instalment thereof is due **prior to the first day** of the period of insurance – not earlier than the day following the day of payment of the premium or the first instalment thereof. In the event that the policyholder fails to pay the premium or an instalment thereof by the 30th day after the beginning of the insurance period, the agreement shall be terminated on that day.

In addition, the vehicle may be selected for visual inspection which may be conditional for providing protection.

The insurance coverage expires, among others:

- at the end of the period of insurance,
- on the date of withdrawal from the agreement or due to its termination,
- in the case of exhausting the sum insured,
- at the moment of transferring ownership of the vehicle, unless we have agreed to the transfer of rights under the insurance agreement,
- when the vehicle becomes unregistered or is registered abroad



#### How to terminate the agreement?

The Policyholder shall have the right to terminate the agreement by way of withdrawal from an agreement concluded for a period exceeding 6 months. The termination can be done:

- within 30 days after the conclusion of the agreement – if the policyholder is not a business owner,
- within 7 days after the conclusion of the agreement – if the policyholder is a business owner.

The policyholder who is a consumer has the right to terminate an agreement concluded remotely (for instance through the internet or by telephone) within 30 days after being informed of the conclusion of the agreement or after the date on which the confirmation of the conclusion of the agreement is delivered, if it occurs later.