



## SPECIAL TERMS AND CONDITIONS OF INSURANCE

### Safe Business + for BNP Paribas Bank Polska S.A.'s Clients

1.	Prerequisites for paying compensation and other benefits	Art. 2 par. 2, 27; Art. 3 par. 1, 3; Art. 5 par. 1; Art. 7; Art. 8 par. 8; Art. 9 par. 3.
2.	Limitations and exclusions of liability of the insurance company giving authorization to refuse to pay compensation and other benefits or to reduce them	Art. 5 par. 2, 3; Art. 6 par. 1, 3; Art. 8 par. 2; Art. 10; Appendix 1 to the GTC – Table of benefits and limits; Appendix 2 to the GTC – Table of injuries.

## Article 1. General provisions

1. These Special Terms and Conditions, hereinafter referred to as STCI, shall apply to a group insurance contract concluded between Inter Partner Assistance S.A., with registered office in Brussels operating in Poland through Inter Partner Assistance S.A. Branch in Poland, member of the AXA Assistance group, hereinafter referred to as Insurer, and BNP Paribas Bank Polska S.A, hereinafter referred to as the Policyholder.
2. The group insurance contract is concluded to the benefit of a third party. The provisions of these STCI apply accordingly to the Insured Person or Carduser to the benefit of whom the group insurance contract has been concluded

## Article 2. Definitions of terms

The terms used in these STCI and other documents associated with the insurance contract mean as follows:

1. **Card activation** – a disposition to activate the Card made by the Cardholder or the Card User in accordance with the instructions received with the Card an instruction to activate the Card made by the Cardholder or the Card User in accordance with the instructions received with the Card.
2. **Amateur sport** - activity of the Insured, the purpose of which is relaxation and entertainment, provided that they are carried out in designated places, on marked routes, paths and reservoirs, e.g.: aerobics, cycling, hockey, horse riding, ice skating, skiing / snowboarding, water scooters and snowmobiling, quads, canoeing and rafting to the degree of difficulty WW2, basketball, snorkeling, trekking without the use of specialized equipment and up to 3,500 meters above sea level, via ferrata of difficulty level A, windsurfing, sailing up to 12 nautical miles from the coast.
3. **Baggage** - personal items usually used during a Trip, owned by the Insured and which the Insured took on the Trip, or items which were purchased by the Insured in a documented manner during a Trip, including Electronic devices.
4. **Chronic disease** - all disorders or deviations from the norms, in the health condition, which were diagnosed, treated or showed symptoms during the period of 24 months prior to the date on which the insurance contract was concluded.
5. **Electronic devices** - items owned by the Insured: mobile phone, photographic equipment, cameras, computer equipment, home electronics, electronic games, home appliances.
6. **Hospitalization** - hospital treatment associated with the need to stay in hospital for at least 24 hours.
7. **Card** – charge card of Executive or Platinum type, issued at the request of the Cardholder to the Bank account.
8. **Client** – Insured person or Carduser.
9. **Theft** - an activity consisting in seizing (taking) the Card from the Cardholder or the Card User for the purpose of appropriation with the intention of permanently depriving the Card User of the possibility to dispose of it.
10. **Theft with burglary** – in travel insurance attempt to seize or seizure of an item belonging to the Insured by a third party by breaking-in, i.e. entering locked premises, by unlawfully breaking security devices or overcoming another security obstacle using force.
11. **Country of permanent residence** - the country in which the Insured is currently covered by the general health insurance or the country in which the Insured resides with the intention of permanent residence.
12. **Place of residence** - a residential apartment or single-family home located the Country of permanent residence in which the Insured lives permanently.
13. **Sudden illness** - sudden health disorder of the Insured, which, due to its nature, poses a direct threat to life or health of the Insured regardless of its will and requires immediate, necessary treatment
14. **Personal Accident** - unexpected and sudden event caused by external circumstances, in the consequence of which the Insured, irrespective of its will, suffered a health disorder, physical injury or died.
15. **Relative** – a spouse, parents, legal guardians, father-in-law, mother-in-law, stepfather, stepmother, sibling, stepfather, stepmother, stepchild and persons living the a concubine.
16. **Trip** – temporary change of the location of Insured includes travel to, stay outside of Poland or the Country of permanent residence and return to the Place of residence of the Insured, which takes no longer than 60 days and is on a request of the Cardholder.
17. **Cardholder** – natural person, legal person or organizational unit not having legal personality, which concluded an contract with the Insurer regarding Bank Account with the issued Card, which id the client of the Policyholder from the segment of corporate clients or the segment of small and medium-sized enterprises in accordance with the criteria

applicable to the Policyholder in this regard on the date such entity is covered by insurance coverage.

18. **Manual labor** - performance by the Insured for non-profit (e.g. practice, volunteering, training) or earning purposes (regardless of the legal basis of employment), which are based mainly on muscle strength and manual or practical skills (e.g. activities performed with the use of dangerous tools, work at heights, renovation and construction work, underground work, unloading in transport).
19. **Robbery** –
  - a) In unauthorized Card use - action consisting in taking the Card from the Carduser in order to appropriate, with the use of physical violence against the Carduser, a threat of its immediate use or to make the Carduser unconscious or defenseless
  - b) In ATM mugging - action consisting in taking the cash from the Carduser in order to appropriate, with the use of physical violence against the Card User, a threat of its immediate use or to make the Card User unconscious or defenseless
  - c) In travel insurance: use of violence or a threat to use violence directly by a third party against the Insured to seize property belonging to the Insured.
20. **Bank account** – a bank account in Polish zlotys kept by the Policyholder for the benefit of the Cardholder, to which the Card is issued and which is used, inter alia, to charge him once a month with the amount of debt resulting from the use of Cards issued at the request of the Cardholder.
21. **High risk sports** - Competitive sports and participating in expeditions to Places with extreme climatic conditions; as well as sports disciplines, which require extraordinary skills, courage and action in high risk conditions and/or contain elements of acrobatics, in particular: downhill, disciplines related to air travel, freedive, go-carting, football, canoeing and rafting WW3-WW5, kite-surfing and all of its variants, mountain biking, archery (including half-marathon and ultramarathon), off-road skiing and snowboarding, diving with a breathing apparatus over 10 m (with instructor or required certificate), rugby, speleology, motor sports (except quads and scooters), martial arts and sports, trekking with the use of specialized equipment or at altitudes 3,500 meters above sea level, via ferrata of difficulty level B to E, combined events, climbing, sailing over 12 nautical.
22. **Complaint** – Customer's address to the Insurer in which the Customer presents reservations to the services rendered by the Insurer.
23. **Insured:**
  1. In corporate insurance: Cardholder;
  2. In travel insurance: Carduser.
24. **Beneficiary** – in travel insurance person designated by the Insured, entitled to receive the benefit in case of the Insured's death. If the Beneficiary is not appointed, the benefits are due to the heirs of the Insured in the order and amount consistent with the rules of statutory succession.
25. **Carduser** – a natural person authorized by the Cardholder to perform financial operations on his behalf with the use of the Card.
26. **Competitive sports** - regular and intense form of sport activity consisting of:
  - a) participation in trainings, competitions or fitness camps in relation to belonging to a section or sports club,
  - b) participation in competitions organized by any organization dealing with physical culture or a sports club, as well as preparations for them;
  - c) practicing sports professionally - for profit (in particular by instructors and sports coaches).
27. **Insured event** – event covered by the insurance contract which occurred during the Insurance Period, on the basis of which the Insurer's obligation to render an insurance benefit to the Insured or third party arises in accordance with the provisions of these STCI.

## Article 3. Entering into the insurance contract

1. The Cardholder enter the insurance contract by submitting a declaration of will to join the insurance contract through the Policyholder in the course of concluding the contract for maintaining a bank account or during its duration.
2. The Policyholder is obliged to provide Insured person with STCI before his entering into the insurance contract and provide him with information about the provisions of the contract as far it relates to his rights and obligations.

3. The entering the insurance contract is effective the day after submitting a declaration in accordance par. 1 of this Article, under the condition of Card activation.

#### Article 4. Insurance premium

1. The Insurer specifies the insurance premium on the basis of the rates in effect on the day the insurance contract is concluded.
2. The insurance premium is paid according to insurance contract provisions.
3. The Policyholder is the responsible party for the payment of the insurance premium to the Insurer.

#### Article 5. Insurance period

1. The insurance protection and right to benefit from insurance coverage according to the insurance contract:
  - a) For **travel insurance**, for every Trip of ten Insured:
    - 1) for medical expenses and medical assistance, Baggage delay and flight delay - starts when the Insured crosses the border of the Country of permanent residence upon exit and ends when the Insured crosses the border of his Country of permanent residence upon his return from the Trip, at the latest at the 60. Day of the Trip;
    - 2) for personal accident and Baggage loss - starts not earlier than when the Insured leaves the Place of Residence with the immediate intention of starting the Trip, and ends when the Insured returns to the Place of Residence after the end of the Trip, at the latest at the 60. Day of the Trip'
  - b) for **corporate insurance** it starts with the moment of entering the insurance contract by the Cardholder.
2. The insurance protection lasts only when the Card is active, subject to par. 4 below.
3. The Insurer's liability expires:
  - a) upon exhausting the sum insured for a given risk or limit for a benefit;
  - b) on the day the Policyholder withdraws from the insurance contract;
  - c) on the day of the Insured's death with regards to that Insured;
  - d) on the last day of the insurance period;
  - e) the last day of calendar month in which the Card will be blocked, subject to par. 4 belowwhatever happens first.
4. If a Card is blocked, insurance coverage for a Card issued as replacement for the blocked Card does not require the filing of a new declaration form and continues uninterrupted, provided that the replacement Card is activated not later than during the month following the date of blocking the original Card.

#### Article 6. Sum insured

1. The amount constituting the upper limit of the Insurer's liability for losses sustained in the Insurance Period.
2. In case of sum insured given in currency different than PLN n for the purposes of payment and performance of benefits, the sum insured is converted into Polish zlotys at the exchange rate of the National Bank of Poland on the date of the Insured Event.
3. The sum insured for individual Packages, risks and benefits is indicated in the Table of Benefits and Limits, constituting Annex 1 to these STCI.
4. Sum insured for given benefit it established for every Insured event, annual insurance period or every Trip - according to the Table of benefit and limits..
5. Every benefit realized in relation to a given Insured Event reduces the sum insured and the limit.

#### Article 7. Subject and insurance coverage

The insurance covers the protection of the Insured in travel and corporative insurance.

##### Travel insurance

1. In travel insurance the insurance protection is valid during the Insured Trip, also then practising amateur sports:
  - 1) **medical expenses and medical assistance:** The insurance covers medically required and documented expenses and related assistance costs of the Insured, who had to undergo treatment in relation to the Insured Event. An Insured Event in the case of medical expenses and assistance insurance is a Sudden illness or Personal Accident of the Insured, which occurred in the Insurance Period during a Trip, and which requires necessary and immediate treatment abroad, aimed at stabilizing the Insured's health to such an extent so that he or she can continue the journey or return to the country of permanent residence and possibly continue treatment. Medical expenses and medical assistance shall mean expenses incurred to cover:
    1. **examinations** necessary to make a diagnosis and to commence treatment;
    2. **medical consultations** necessary in view of Insured's health;

3. **hospitalization** while providing standard medical care and related medical costs (including costs of surgery, anesthesia, medicines, hospital food);
4. **medical supplies** - medicines, dressings, auxiliary and orthopedic devices prescribed by a doctor;
5. **dental services** for acute dental pain conditions treated with extraction or using a primary filling (including X-ray). The sub-limit of the sum insured for this benefit indicated in the Benefits and Limits Table applies to all illnesses taking place in the Insurance Period. This limit does not apply to the costs of dental treatment associated with a Personal Accident;
6. **transport of the Insured to / from a medical facility** (including doctor's visit to the Insured) from the place of the Insured Event, justified by the Insured's health condition and accepted by the Assistance Call Center;
7. **transport between facilities** - from one medical facility to another, if required by the Insured's health condition;
8. **rescue** - intervention of an ambulance or helicopter transfer from the place of an Insured Event to the nearest appropriate medical facility, if required by the Insured's health condition;
9. **transport to the Country of permanent residence** - repatriation of the Insured by means of transport adapted to his health condition, if for health reasons it was impossible to use the originally planned means of transport (the decision is made by the Assistance Call Center Doctor in consultation with the Insured and a doctor in charge).  
In situations where the Insured is supposed to be transported to a Country of permanent residence other than Poland or if the transport is organized without the participation of the Assistance Call Center, the Insurer covers the costs up to the amount not higher than if the Assistance Call Center organized such transport to Poland.
10. **transport to the Place of residence** if, for health reasons, the Insured has limited mobility in relation to the Insured Event and upon his return to the Country of permanent residence, he requires transport to the Place of residence (the decision on the choice of means of transport is made by the Assistance Call Center doctor in consultation with the Insured and the doctor in charge).  
In situations where the Insured is to be transported to a Country of permanent residence other than Poland or if the transport of the Insured is organized without the participation of the Assistance Call Center, the Insurer covers the costs up to the amount not higher than if the Assistance Call Center organized such transport to Poland.
11. **extended stay of the Insured abroad**, if the originally planned period of the Trip expired, and the Insured in relation to the Insured Event could not make the return journey on the scheduled date and planned means of transport and at the same time does not require Hospitalization.  
The Insurer covers the costs of accommodation and the costs of boarding of the Insured for a period necessary to organize transport (repatriation) compliant with the provisions of par. 5 item 10) of this Article;
12. **transport of the body and purchase of the Insured's transport coffin** to the place of burial in the country of permanent residence, if the Insured died during the Trip as a result of the Insured Event.  
The Assistance Call Center, in concert with a Relative, takes care of all formalities, chooses the method and means of transport and makes arrangements.  
In situations where the body of the Insured is supposed to be transported to a Country of permanent residence other than Poland or if the transport of the body of the Insured is organized without the participation of the Assistance Call Center, the Insurer covers the costs up to the amount not higher than if the Assistance Call Center organized such transport to Poland.  
The Assistance Call Center may organize and cover the costs of cremation and transporting the urn with the Insured's ashes to the Country of permanent residence or of a burial of the Insured abroad, up to a maximum amount equal to the costs which the Assistance Call Center would have incurred organizing the transport of the body to Poland;
13. **transport and stay of a Relative called to assist an underage Insured** if, during the Trip abroad, the Insured must be hospitalized as a result of an Insured Event and is not accompanied by an adult.

The Assistance Call Center, in consultation with the Insured, takes a decision regarding the organization and coverage of transport costs to the Insured's place of hospitalization and back (by train or bus, and when the travel time exceeds 12 hours - by economy class) and accommodation costs for one person indicated by the Insured. In situations where the Relative is supposed to be transported from/to a Country of permanent residence other than Poland or if the transport of the Relative is organized without the participation of the Assistance Call Center, the Insurer covers the costs up to the amount not higher than if the Assistance Call Center organized such transport from Poland.

14. **stay of a Relative called to the Insured** indicated by the Insured, if during a Foreign Trip the attending physician determines that the Insured must be hospitalized for more than 10 days as a result of an Insured Event or if the physician treating the Insured ascertains a life-threatening condition.

The Assistance Call Center, in consultation with the Insured, takes a decision to arrange and cover transport costs to the Insured's place of hospitalization and back (by train or bus, and when the travel time exceeds 12 hours - by economy class) and accommodation costs for one person indicated by the Insured.

In situations where the Relative is supposed to be transported from/to a Country of permanent residence other than Poland or if the transport is organized without the support of the Assistance Call Center, the Insurer covers the costs up to the amount not higher than if the Assistance Call Center organized such transport from/to Poland.

- 2) **Personal accident of the Insured**, which happened during Trip (Insured Event). The Insurer pays compensation associated with the Insured event in the form of:

- a) benefits in the event of permanent health damage, in the amount specified by the percentage of the Sum insured based on the Table of injuries;
- b) benefits in the event of death of the Insured, provided that it occurs within a period not longer than 12 months of the date of occurrence of the Personal Accident, in the amount equal to 100% of the Sum insured.

- 3) **Baggage delay** - if during the Trip there is a delay in delivery of the Insured Baggage sent against a receipt, by at least 6 hours (counting from the moment the Insured landed at the destination airport), the Insurer pays the compensation to the Insured; the compensation is not payable if the delay occurs during the return journey - when returning to the Country of permanent residence and in the case of charter flights;

- 4) **flight delay or cancellation** - if during the Trip of the Insured a flight is delayed by at least 6 hours or - in the case of flight cancellation - the carrier has not organized an alternative transport option to be carried out within 6 hours from the originally planned (counting from the planned departure), the Insurer will pay compensation to the Insured; compensation is not payable if the delay occurs during the return journey - when returning to the Country of permanent residence and in the case of charter flights;

- 5) **Baggage loss** – The insurance pre-condition is the observance of due care when securing Baggage, understood as:

- a) exercising direct supervision over the Baggage by the Insured;
- b) entrusting the Baggage against confirmation of receipt to a professional entity providing professional transport and storage services;
- c) leaving the Baggage in a room at the place of accommodation locked with a mechanical or electronic lock;
- d) leaving the Baggage in an individually used baggage space (locker at a train, bus station, airport) locked with a mechanical or electronic lock;
- e) leaving the Baggage in the trunk or luggage compartment of a car, trailer or boat, locked with a mechanical or electronic lock.

An Insured Event is damage or loss of Baggage during the insurance period due to:

- a) Natural disaster and rescue conducted in relation to its occurrence;
- b) Robbery or Theft with burglary (provided that it was Theft with burglary into locked premises or baggage compartments) reported to competent authorities;
- c) Sudden illness or Personal Accident of the Insured, in consequence of which the Insured was unable to look after the baggage. The Sudden illness or the Personal Accident must be confirmed by a

medical report with a diagnosis and immediately reported to the Assistance Call Center.

#### Corporate insurance

1. The subject of corporate insurance are:
  1. Unauthorized Card use;
  2. ATM Mugging;
  3. Fraudulent Card use.
2. Territorial scope of the insurance covers the Insurance Event occurred in the whole world.

#### Unauthorized Card use

3. In unauthorized Card use the Insurance event is illegal use of the Card or it's data without the permission of Cardholder or Carduser.
4. The insurer covers the cost of an unauthorized transaction (in the amount of actual loss) only when the Insured event occurred as a result of Theft or Robbery and when the unauthorized Card use took place during 48 hours before reporting the loss of the Card to the Policyholder.
5. Additionally if during the same Insured Event Carduser loses the Card, the Insurer covers the costs of issuing the new Card. Limit to this benefit is given in the Table of limits and refers to all Insured events in a yearly insurance period.

#### ATM Mugging

6. The subject of the insurance is cash withdraw form the ATM by the Carduser using the Card covers by the insurance.
7. The Insured Event in ATM Mugging insurance is a Robbery or Theft resulting in loss of cash withdrawn by the Carduser form the ATM, only when the Robbery or Theft took place during 24 hours after the withdrawing.
8. Additionally if during the same Insured Event Carduser loses the Card, the Insurer covers the costs of issuing the new Card. Limit to this benefit is given in the Table of limits and refers to all Insured events in a yearly insurance period.

#### Fraudulent Card use

9. The subject of insurance are all transactions made by the Carduser in excess of the authorization, which have not been accepted by the Cardholder and the amount of transactions it has not been recovered from the Card User by the date of notification and it is not possible to recover this amount under the employment contract.
10. The insurance cover the transactions made in:
  - a) 30 days before the termination of the employment contract with the Carduser at his request or by agreement of the parties
  - b) 30 days before the date of submitting to the Carduser a statement on termination of the employment contract by the Cardholder.

#### Article 8. Determination of the justness of the claims and the value of the benefits

1. Should the Insured event occur, the Insured must immediately call the 24h Assistance Call Center at +48 22 529 85 20 and notify the Insurer about the event occurrence by providing true information about the occurrence and consequences of such event and all other insurance contracts pertaining to the same risks
2. Determining the legitimacy of claims and the amount of benefits due is carried out on the basis of the complete documentation submitted by the Insured.
3. In the event of a claim for the provision of medical services under the insurance contract, the Insurer may request that medical documentation is delivered, further consents and statements are submitted, necessary to determine the Insurer's liability and benefits.
4. The Insurer will pay the benefit within 30 days from the day on which the occurrence of the Insured event is reported.
5. If it is impossible to clarify the circumstances necessary to determine the Insurer's liability or the value of the benefit within the above deadline, the benefit will be paid within 14 days from the day on which, taking all due care, it became possible to clarify those circumstances, with a reservation that the indisputable part of the benefit will be paid by the Insurer within the deadline stipulated in par. 4 of this Article.
6. If the benefit is not due or is due at a different amount from the one specified in the claim, the Insurer will inform the claimant in writing, indicating the circumstances and legal basis justifying total or partial refusal to pay the benefit.
7. The benefit is paid in Polish zlotys. The conversion into Polish zlotys of expenses incurred in foreign currencies is made at the average NBP exchange rate binding on the day the benefit payment decision is issued.
8. In travel insurance the beneficiary is the Carduser. In corporate insurance the beneficiary is Cardholder.
9. In addition, the following provisions shall apply to define the amount of the benefit in case of the Personal Accident insurance:

- 1) in order to determine the benefits in case of a Personal Accident it is necessary to establish the cause and effect relationship between the Personal Accident and the Permanent health impairment or death of the Insured.
  - 2) permanent health impairment is deemed to be only and exclusively those types of damage, which are listed in the Table of Injuries, constituting Annex 2 to these GTC;
  - 3) When determining the degree of a Permanent health impairment the type of work being performed by the Insured is not taken into account.
  - 4) The degree of Permanent health impairment is determined after the end of treatment, convalescence and rehabilitation procedures, however not later than 24 months after the Personal Accident;
  - 5) The certified degree of Permanent health impairment is expressed as a percentage and constitutes the basis for calculating the value of the benefit which corresponds to the percentage of the sum insured.
  - 6) In a situation where the Insured sustained more than one Permanent health impairment, the overall degree of the health impairments equals to the sum of all percentages determined in case of each impairment, however, the sum cannot exceed 100%.
  - 7) In situations where the Permanent health impairment consists in the loss of or damage to an organ or system whose functioning was impaired already before the Personal Accident, then the degree of the Permanent health impairment constitutes the difference between the percentage of impairment after the Personal Accident and the percentage of impairment before the Personal Accident.
  - 8) When the Insurer paid out the benefit in virtue of Permanent health impairment before the Insured's death, then the death benefit is reduced by the amount of the benefit previously paid.
10. In addition, the following provisions shall apply to define the amount of the benefit in case of Baggage insurance:
- 1) The value of the compensation is determined on the basis of the costs of repairing the baggage – if damaged, or on the basis of the value of the contents of the baggage – if lost, with a reservation that the value of the items is determined on the basis of proofs of purchase (bills, confirmations of payment) or by referring to a new item with identical properties, taking into account the level of wear and tear of the item lost.
  - 2) The extent of the loss is not affected by the sentimental, historical, collector's or scientific value of the given item.
  - 3) If stolen items are recovered, the Insured should notify the Insurer about this fact. If the Insurer has already paid the compensation for the recovered items, he is entitled to claim for the refund of an amount of compensation by the Insured or a claim for the assignment by the Insured of the ownership rights to the recovered items. If the compensation has not been paid yet, the Insurer pays the amount taking into account the fact of the Insured has recovered said items.
  - 4) The Insurer pays a benefit in the amount which is not recognized by a professional carrier or another entity responsible for the baggage the moment it got damaged or lost, up to a maximum amount equal to the Sum insured.

#### **Article 9. Procedure in the event of a loss**

1. Duties of the Insured ensuing from the provisions of this Article also apply to the person filing a claim for the insurance benefit.
2. The Insured is obliged, as far as possible, to prevent the loss from increasing and to limit its consequences.
3. In case of an Insured Event, the Insured is obliged:
  - a) immediately, at the latest within 48 hours, contact the Assistance Call Center. This obligation does not apply to situations where the Insured was objectively unable to contact the Assistance Call Center due to the health condition;
  - b) to supply all available information necessary to determine the right to benefits, in particular: PESEL number or date of birth, first and last name of the Insured;
  - c) to clearly explain the circumstances of the Insured Event, in particular, the date and place of its occurrence;
  - d) to provide a phone number at which the Assistance Call Center may contact the Insured.
4. Moreover, the Insured is obliged:
  - a) to follow the guidelines and interact effectively with the Assistance Call Center,

- b) to authorize, in the required form, the Assistance Call Center to seek information and opinions of doctors conducting treatment and other persons or institutions in matters related to the Insured Event in the scope resulting from the provisions of law,
  - c) to collect all documents regarding the Insured Event necessary to establish the legitimacy of the claim,
  - d) at the Insurer's request, to undergo a medical examination for the purpose of determining the degree of the Permanent health impairment. The costs of the aforementioned examination are borne by the Insurer.
5. The Insured will submit a claim to the Insurer within 7 days from returning to the Country of residence, containing a duly completed claim form and documents confirming the legitimacy of the claims.
  6. Depending on the type of loss, the claim should contain:
    - a) completed and signed loss report form;
    - b) confirmation that the Card was active and valid;
    - c) confirmation that the Policyholder has accepted notification of lost or damaged Card;
    - d) medical record which describes the type and nature of injuries or symptoms, containing a precise diagnosis and treatment prescribed;
    - e) police report or protocol drawn up by another institution in case of events related to the intervention of the given authorities (including confirmation of Theft with burglary or Robbery with the identification of lost items, with information on their type and quantity and at least approximate value
    - f) originals or copies of receipts and original proofs of their payment,
    - g) statements of victims or witnesses of the incident,
    - h) provide an acknowledgment of accepting the Baggage to the storage room or confirming its delay;
    - i) information from the carrier or other entity on the amount in which the claim of the Insured was recognized regarding the same subject matter;
    - j) other documents necessary to other documents necessary to establish the legitimacy and amount of claims.
  7. The claim can be sent to the Insurer to: ul. Prosta 68, 00-838 Warsaw or by email: [likwidacja@axa-assistance.pl](mailto:likwidacja@axa-assistance.pl).

#### **Article 10. General exclusions of liability**

1. The Insurer is not liable if the Insured:
  - a) is acting contrary to the instructions of the attending physician in so far that it has affected the occurrence or increased the injury;
  - b) did not release the attending physician or other institution from the confidentiality obligation, if the Assistance Call Center informs of such a necessity in order to determine the Insurer's liability;
  - c) remains in an area 6500 meters above sea level, in the Antarctic or Arctic.
2. The Insurer is not liable for events being a consequence of:
  - a) intentional actions of the Insured or his/her co-habitant;
  - b) gross negligence of the Insured, unless the payment of the benefit in these circumstances complies with the rules of equity.
3. The insurance does not cover cases in which the event occurred as a consequence of:
  - f) hoodlum behavior, participation in fights or committal of a crime by the Insured or an attempt of the Insured to commit a crime;
  - g) active participation of the Insured in mutinies, demonstrations, uprisings or unrests, public acts of violence, strikes or as a result of intervention or decision of public authorities;
  - h) lack of appropriate valid authorizations to perform a given activity, for instance, driving license of a given category, license to dive without an instructor;
  - i) failure to take preventive vaccinations required by the World Health Organization prior to taking a Trip to a given country;
  - j) sexually transmitted diseases, AIDS, HIV;
  - k) mental disorders;
  - a) the Insured remaining in the state of intoxication or after drinking alcohol or other psychoactive substances;
  - l) practicing High Risk Sports,
  - m) performing Manual Labor,
  - n) consequences of Chronic disease,
  - o) practicing sports outside specially designated places;
  - p) participation in animal hunting;
  - q) participation in competitions or rallies as a driver, pilot or passenger of any motor vehicles, also during trial and test runs;
  - r) performance of stunts;

- s) fulfilling the function of a soldier, policeman, member of other uniformed forces or another unit or security forces.
4. Moreover, the insurance does not cover cases where the event:
- a) took place as a result of a suicide, attempted suicide or as a result of intentional self-inflicted bodily injury, regardless of the state of sanity;
  - b) occurred during a Trip commenced by the Insured after the Ministry of Foreign Affairs of the Republic of Poland published a highest degree warning against travels to a given country;
  - c) was caused by epidemics, chemical or biological contamination or a nuclear threat;
  - d) occurred during the use of pyrotechnic.
5. Additionally, medical expenses insurance does not cover:
- a) treatment by a Relative,
  - b) events associated with the Insured undergoing hospital treatment or operations for which there were indications prior to the start of the Trip, or associated with a trip for the purpose of obtaining a medical advice concerning an already existing health disorder of the Insured;
  - c) stay and treatment in centers: social welfare, sanatorium and rehabilitation centers, and oncological hospices;
  - d) medical aid given exclusively for aesthetic reasons, plastic surgeries, beautification treatments, as well as any aid required as a result of undergoing the above operations;
  - e) situations where medical care is recommended and appropriate but does not have to be provided immediately and can be provided after returning to the Country of permanent residence;
  - f) medical aid associated with follow-up examinations or preventive vaccinations;
  - g) examinations (including laboratory and ultrasound tests) for the purpose of determining pregnancy, aborting a pregnancy, any complications associated with pregnancy complications after the 26th week of pregnancy and delivery;
  - h) treatment of infertility or artificial insemination, as well as the related hormonal therapies;
  - i) costs of medications purchased without the physician's written recommendations;
  - j) treatments using methods not approved by common medical knowledge, treatments using unconventional methods;
  - k) purchase or repair of corrective glasses, dentures (including dental), equipment for rehabilitation and hearing aids.
6. Additionally, Personal Accident insurance does not cover Insured Events related to:
- a) events associated with pregnancy or abortion;
  - b) fractures associated with an in-born bone fragility, metabolic disorders or pathological sprains as well as a result of fatigue fractures and sprains resulting from in-born defects and disorders;
  - c) strokes and consequences of Personal Accidents caused by strokes;
  - d) motor disorders or spine injuries, including slipped disk, if it is a case of deterioration of the symptoms of an illness which already existed before the occurrence of a Personal Accident;
  - e) deterioration of the consequences of a Personal Accident due to deliberate or conscious failure of the Insured to see a Physician for the purpose of obtaining medical care or conscious failure to abide by the Physician's recommendations.
7. Additionally, Baggage insurance does not cover:
- a) Theft with Burglary or Robbery from a tent, including cases where the tent was locked using a mechanical or electronic lock;
  - b) means of transport, excluding wheelchairs, strollers and bicycles
  - c) eyeglasses, contact lenses, all types of medical, rehabilitation equipment, artificial limbs and medications;
  - d) losses arisen as a result of self-ignition or leakage of liquids, fats, dyes or corrosive substances carried in the baggage;
  - e) defects and malfunctions of electrical equipment resulting from operation or effects of electricity;
  - f) confiscation, seizure of or damage to baggage caused by customs authorities or other state authorities;
  - g) losses not reported to competent institutions (carrier, police) within 24 hours of detection of the loss, excluding situations where the health condition of the Insured objectively did not allow it to observe that deadline;
  - h) travel tickets and event tickets, cash, cheque books, payment cards, securities and prints of monetary value, keys, precious metals and items made from them, pearls and precious stones, watches;
- i) collections and items having a collector's value, antiques, numismats, art items, items of cultural and historical value, manuscripts, musical instruments;
  - j) tobacco products and alcohol, intoxicants and psychotropic substances;
  - k) weapons and ammunition;
  - l) samples, exhibition items and items for sale, objects of copyright or industrial property rights;
  - m) plans and design projects, prototypes and image, sound and data media including their contents;
  - n) transported animals;
  - o) breakable items made of glass, porcelain, clay, marble;
  - p) Sports equipment appropriate for the category of High risk sports.
8. Additionally, in corporate insurance the Insurer does not have responsibility for events related to:
- a) deliberate actions of the Carduser or a person with whom the Card User lives in a common household;
  - b) gross negligence of the Carduser, unless the performance of the service corresponds to fairness in the given circumstances;
  - c) being under the influence of alcohol, drugs or other intoxicants by the Carduser;
  - d) leaving the Card unsecured in a generally accessible public place;
  - e) using the Card after the employment contract with the Card User is terminated.
- Article 11. Recourse claims**
1. On the day the benefit is paid the claims against the third party liable for the loss are transferred to the Insurer, up to the amount of the benefit paid by the Insurer. In a situation where the Insurer covered only a part of the loss, the Insured has priority of satisfaction of claims before the Insurer's claims as regards the remaining part.
  2. The Insured's claims referred to in par. 1 hereof against persons with whom the Insured lives in the same household or for which is responsible are not transferred to the Insurer, unless the perpetrator caused the loss intentionally.
  3. The Insured is obliged to offer assistance to the Insurer in pursuing claims for compensation against persons responsible for the loss by providing the necessary information and documents and to make it possible to take actions necessary to pursue recourse claims.
- Article 12. Complaints and court disputes**
1. Complaints are filed:
    - 1) in writing:
      - a) in person at the Insurer's registered office or the Agent's branch;
      - b) by post to the Insurer's address:
 

Quality Department of Inter Partner Assistance Polska S.A.  
ul. Prosta 68; 00-838 Warsaw
    - 2) electronically to the e-mail address: [quality@axa-assistance.pl](mailto:quality@axa-assistance.pl).
  2. The Complaint should contain the following data:
    - 1) Customer's first and last name; company's name;
    - 2) the Customer's full correspondence address, or
    - 3) e-mail address to which the reply should be sent;
    - 4) indication of the insurance contract referred to in the Complaint;
    - 5) description of the problem being reported as well as the subject and circumstances justifying the Complaint;
    - 6) actions expected by the Customer;
    - 7) if the Customer expects that the reply be sent by electronic mail – the Customer's request in this regard.
  3. If in the process of considering the Complaint it is necessary to obtain additional information related to the notification, the Insurer will ask the Customer to provide such information.
  4. The Insurer will reply without unnecessary delay, not later though than within 30 days of receiving the Complaint. To observe the deadline, it is sufficient to send the reply before the deadline is up.
  5. In particularly complicated cases which make it impossible to consider the Complaint and to reply to it within the deadline referred to in par. 4, the Insurer:
    - 1) explains the reason for the delay;
    - 2) indicates the circumstances which must be clarified in order for the case to be examined;
    - 3) indicates the anticipated date by which the Complaint will be examined and a reply given.

6. The Insurer's reply will be sent to the postal address, unless the Customer asked that the reply be sent by electronic mail, in this case the reply will be sent electronically to the e-mail address.
7. The Customer may take legal action. The action for claim under the insurance contract may be brought before a competent court in accordance with the law on general jurisdiction or before a court having jurisdiction over the place of residence or registered office of the Policyholder, or the place of residence of the Insured, the person entitled or their heirs.
8. The Customer being a consumer may also ask a competent local District (Municipal) Consumer Ombudsman for assistance.
9. The Customer has the right to apply to the Financial Ombudsman to conduct a procedure aimed at settling a consumer dispute associated with the insurance contract out-of-court. More information about this subject is available on the Financial Ombudsman's website at <https://rf.gov.pl/>.

#### Article 13. Final provisions

1. All declarations, notifications and applications related to the insurance contract and submitted to the Insurer, excluding those which, on the basis of these GTC, are conveyed to the Assistance Call Center, should be submitted in writing under the pain of nullity. The documentation related to determining the liability of the insurer addressed to the Assistance Call Center and Complaints may be delivered via e-mail to the address [likwidacja@axa-assistance.pl](mailto:likwidacja@axa-assistance.pl). At the request of the Assistance Call Center, in justified cases, the Insured is obliged to provide originals of documents previously sent by e-mail.
2. The Polish language applies in all contacts and correspondence with the Insurer. Foreign languages are allowed in case of medical records, however, the Insurer may demand that the documentation be translated by a sworn translator into Polish.
3. In case of insurance contracts to which these GTC apply are governed by the Polish law.
4. This STCI applies to the Inured persons which entered insurance contract after 04.01.2021.

#### Appendix no. 1 – Table of limits and benefits

Benefit		Sum insured
Unauthorized Card use		50 EUR per Insured Event
	+ cost of issuing new Card	500 PLN in insured year
ATM Mugging		2 000 PLN per Insured Event
	+ cost of issuing new Card	500 zł in insured year
Fraudulent Card use		10 000 PLN per Insured Event
Travel insurance		50 000 PLN for every Trip
	Medical expenses	Up to sum insured
	Stemmatological treatment	500 PLN
	transport to/from medical facility	Up to sum insured
	Transport between medical facilities	Up to sum insured
	rescue	Up to sum insured
	Transport to Place/Country of permanent residence	Up to sum insured
	Transport of the body	Up to sum insured
	Extended stay	200 PLN alimentionation and accommodation/night
	Transport of the Relative	transport – up to sum insured accommodation – 200 PLN/night
Stay of Relative called in	transport – up to sum insured accommodation – 200 PLN/night	
Personal accident - injury		10 000 PLN for every Trip
Person accident - death		10 000 PLN for every Trip
Baggage delay (6 h)		700 PLN for every Trip
Flight delay (6 h)		700 PLN for every Trip
Baggage loss		1 200 PLN for every Trip

#### Appendix no. 2 Table of injuries

HEAD AND SENSE ORGAN INJURY		
1.	Losses in cranial vault bones up to 2 cm2	5%
2.	Losses in cranial vault bones between 2 and 10 cm2	15%
3.	Losses in cranial vault bones exceeding 10 cm2	25%
4.	Serious neurological and psychical disorders following a severe head injury depending on the degree of the damage	up to 80%
5.	Traumatic facial nerve injury	up to 10%
6.	Facial injury with light functional disorders	up to 10%
7.	Facial injury with moderate functional disorders	up to 20%
8.	Facial injury with severe functional disorders	up to 35%
9.	Loss of the whole nose	20%
10.	Complete loss of smell (partial loss is excluded from liability)	10%
11.	Complete loss of taste (partial loss is excluded from liability)	5%
12.	Complete loss of sight in one eye	25%
13.	Complete loss of sight in the second eye (In case of complete loss of sight the evaluation concerning the complete damage to health for one eye cannot exceed 25%, and for the other eye it cannot exceed 75%, and 100% for both eyes. The only exception is a permanent impairment, of which mention has been made in points 15, 21, 22, which are also evaluated over the limit)	75%
14.	Decreased acuity of vision according to the auxiliary table	
15.	In case of anatomic loss or eye atrophy, a permanent vision disorder shall be added to the estimated value	5%
16.	Concentric and nonconcentric loss of peripheral vision	up to 20%
17.	Loss of a lens in one eye, including accommodation disorders with contact lens tolerance at least 4 hours a day	15%
18.	Loss of a lens in one eye, including accommodation disorders with contact lens tolerance not exceeding 4 hours a day	18%
19.	Loss of a lens in one eye, including accommodation with a complete contact lens intolerance	25%
20.	Traumatic injury of the oculomotor nerve or impaired balance of extraocular muscles	up to 25%
21.	Impaired patency of tear ducts in one eye	5%
22.	Impaired patency of tear ducts in both eyes	10%
23.	Loss of one auricle	10%
24.	Loss of both auricles	15%
25.	Light unilateral impairment of hearing acuity	0%
26.	Moderate unilateral impairment of hearing acuity	up to 5%
27.	Severe unilateral impairment of hearing acuity	up to 12%
28.	Light bilateral impairment of hearing acuity	up to 10%
29.	Moderate bilateral impairment of hearing acuity	up to 20%
30.	Severe bilateral impairment of hearing acuity	up to 35%
31.	Loss of hearing in one ear	15%
32.	Loss of hearing in both ears	45%
33.	Unilateral labyrinth disorders depending on the degree of injury	10-20%
34.	Bilateral labyrinth disorders depending on the degree of injury	30-50%
35.	Condition after tongue injury with tissue loss or cicatricial deformations (only when the voice loss according to point 42 is not being evaluated anymore)	15%
36.	Disfiguring scars within the facial part of the head	up to 5%
DENTAL DAMAGES (CAUSED BY AN INJURY)		
37.	Loss of one tooth (the liability covers only a tooth loss exceeding 50%)	1%
38.	Loss of any subsequent tooth	1%
39.	For loss, fracture or damage of deciduous or artificial teeth	0%
40.	For the loss of tooth vitality	0%
NECK INJURIES		
41.	Laryngeal and tracheal stenosis of light degree	up to 15%
42.	Laryngeal and tracheal stenosis of moderate and sever degree with partial loss of voice (Next to point 42 it is impossible to simultaneously perform the evaluation according to points 43-45)	up to 60%
43.	Loss of voice (aphonia)	25%
44.	Loss of speech resulting from speech organ injury	30%
45.	Condition after tracheotomy with the necessity to wear a tracheal tube (it is impossible to simultaneously perform the evaluation according to points 42-44)	50%
CHEST, LUNG, HEART OR ESOPHAGUS INJURIES		
46.	Limited mobility of the chest and parenchymal scarring confirmed clinically (spirometry) of light degree	up to 10%
47.	Limited mobility of the chest and parenchymal scarring confirmed clinically (spirometry) of moderate and severe degree	up to 30%
48.	Other consequences of lung injury depending on the degree and scope, unilateral	15-40%
49.	Other consequences of lung injury depending on the degree and scope, bilateral (spirometry)	25-100%
50.	Injury of heart and vessels (only after direct damage, confirmed clinically, depending on the degree of damage, confirmed with the help of ECG)	10-100%
51.	Posttraumatic narrowing of the oesophagus of a light degree	up to 10%
52.	Posttraumatic narrowing of the oesophagus of a moderate and sever degree	11-50%
ABDOMEN AND DIGESTIVE ORGAN INJURIES		
53.	Injury of abdominal integuments with injury of the abdominal prelum	up to 25%
54.	Impaired functions of digestive organs depending on the degree of digestion disorders	up to 80%
55.	Loss of spleen	15%
56.	Injury of the anal sphincter, causing faecal and gas incontinence depending on the scope	up to 60%
57.	Anal stenosis depending on the scope	up to 40%
UROGENITAL ORGAN INJURIES		
58.	Loss of one kidney	20%
59.	Posttraumatic consequences of renal damage and damage of the urinary tract (along with secondary infection, depending on the degree of the damage)	up to 50%
60.	Loss of one testicle	10%
61.	Loss of both testicles	20%
62.	Loss of penis or severe deformation of penis in people aged 45 and younger	40%
63.	Loss of penis or severe deformation of penis in people between 46 and 60 years of life	20%
64.	Loss of penis or severe deformation of penis in people aged 60 and more	10%
65.	Posttraumatic deformation of female reproductive organs	10-50%
SPINAL COLUMN AND SPINAL CORD INJURIES		
66.	Limited mobility of the spine of a light degree	up to 10%
67.	Limited mobility of the spine of a moderate degree	up to 25%
68.	Limited mobility of the spine of a severe degree	up to 55%
69.	Posttraumatic damage of the spine and spinal column of a light degree	10-25%
70.	Posttraumatic damage of the spine and spinal column of a moderate degree	26-40%
71.	Posttraumatic damage of the spine and spinal column of a severe degree	41-100%

PELVIC INJURIES		
72.	Severe pelvic injury with static disorder of the spine and lower extremity functions in females aged 45 and younger	30-65%
73.	Severe pelvic injury with static disorder of the spine and lower extremity functions in females aged 45 and more	15-50%
74.	Severe pelvic injury with static disorder of the spine and lower extremity functions in males	15-50%
UPPER EXTREMITY INJURIES		
The assessment presented below relates to right-handed people, in case of left-handed people, the evaluation concerns the opposite upper extremity.		
<i>Injuries of the arm and shoulder areas</i>		
75.	Loss of the upper extremity in the shoulder joint or between the shoulder joint and the elbow joint on the right	70%
76.	Loss of the upper extremity in the shoulder joint or between the shoulder joint and the elbow joint on the left	60%
77.	Complete ankylosis of shoulder joint in a functionally adverse position (complete abduction, adduction or other similar position) on the right	35%
78.	Complete ankylosis of shoulder joint in a functionally adverse position (complete abduction, adduction or other similar position) on the left	30%
79.	Complete ankylosis of shoulder joint in a functionally adverse position (abduction 50 degrees, flexion 40-45 degrees, internal rotation 20 degrees) on the right	30%
80.	Complete ankylosis of shoulder joint in a functionally adverse position (abduction 50 degrees, flexion 40-45 degrees, internal rotation 20 degrees) on the left	25%
81.	Limited mobility of the shoulder joint of a light degree (external rotation, incomplete flexion more than 135 degrees) on the right	5%
82.	Limited mobility of the shoulder joint of a light degree (external rotation, incomplete flexion more than 135 degrees) on the left	4%
83.	Limited mobility of the shoulder joint of a moderate degree (external rotation up to 135 degrees) on the right	10%
84.	Limited mobility of the shoulder joint of a moderate degree (external rotation up to 135 degrees) on the left	8%
85.	Limited mobility of the shoulder joint of a severe degree (external rotation up to 90 degrees) on the right	18%
86.	Limited mobility of the shoulder joint of a severe degree (external rotation up to 90 degrees) on the left	15%
87.	Habitual posttraumatic dislocation of the shoulder joint on the right (three reductions performed by a physician, dislocation confirmed by x-ray)	20%
88.	Habitual posttraumatic dislocation of the shoulder joint on the left (three reductions performed by a physician, dislocation confirmed by x-ray)	16.50%
89.	Invertebrate dislocation of sternoclavicular joint on the right	3%
90.	Invertebrate dislocation of sternoclavicular joint on the left	2.50%
91.	Invertebrate dislocation of sternoclavicular joint on the right (Tossey II and III)	6%
92.	Invertebrate dislocation of sternoclavicular joint on the left (Tossey II and III)	5%
93.	Pseudoarthrosis of the humerus on the right	35%
94.	Pseudoarthrosis of the humerus on the left	30%
95.	Chronic osteomyelitis of the forearm only after open wounds or surgical procedures, essential to treat consequences of the trauma on the right	30%
96.	Chronic osteomyelitis of the forearm only after open wounds or surgical procedures, essential to treat consequences of the trauma on the left	25%
97.	Permanent consequences following the tear of the long head of the biceps tendon on the right	3%
98.	Permanent consequences following the tear of the long head of the biceps tendon on the left	2%
<i>Injuries of the elbow joint and of the forearm</i>		
99.	Complete ankylosis of elbow joint in a functionally adverse position (complete extension or complete flexion and position close to the above) on the right	30%
100.	Complete ankylosis of elbow joint in a functionally adverse position (complete extension or complete flexion and position close to the above) on the left	25%
101.	Complete ankylosis of elbow joint in a functionally beneficial position (flexion angle 90-95 degrees) on the right	20%
102.	Complete ankylosis of elbow joint in a functionally beneficial position (flexion angle 90-95 degrees) on the left	16%
103.	Limited mobility of the elbow joint on the right	up to 18%
104.	Limited mobility of the elbow joint on the left	up to 15%
105.	Complete ankylosis of the radioulnar joints with the inability related with pronation and supination of the forearm in a functionally adverse position (with maximal pronation or supination) on the right	20%
106.	Complete ankylosis of the radioulnar joints with the inability related with pronation and supination of the forearm in a functionally adverse position (with maximal pronation or supination) on the left	16%
107.	Complete ankylosis of the radioulnar joints in functionally beneficial position (intermediate position or slight pronation) on the right	up to 20%
108.	Complete ankylosis of the radioulnar joints in functionally beneficial position (intermediate position or slight pronation) on the left	up to 16%
109.	Limited pronation or supination of the forearm on the right	up to 20%
110.	Limited pronation or supination of the forearm on the left	up to 16%
111.	Pseudoarthrosis of both forearm bones on the right	40%
112.	Pseudoarthrosis of both forearm bones on the left	35%
113.	Pseudoarthrosis of the radial bone on the right	30%
114.	Pseudoarthrosis of the radial bone on the left	25%
115.	Pseudoarthrosis of ulna on the right	20%
116.	Pseudoarthrosis of ulna on the left	15%
117.	Instability of the elbow joint on the right	up to 20%
118.	Instability of the elbow joint on the left	up to 15%
119.	Loss of the forearm with maintained elbow joint on the right	55%
120.	Loss of the forearm with maintained elbow joint on the left	45%
121.	Chronic osteomyelitis of the forearm on the right (only after open wounds or surgical procedures, essential to treat consequences of the trauma)	27%
122.	Chronic osteomyelitis of the forearm on the left (only after open wounds or surgical procedures, essential to treat consequences of the trauma)	22%
<i>Hand loss or injury</i>		
123.	Loss of the hand on the level of the wrist on the right	50%
124.	Loss of the hand on the level of the wrist on the left	42%
125.	Loss of all fingers, possibly including the carpal bone on the right	50%
126.	Loss of all fingers, possibly including the carpal bone on the left	42%
127.	Loss of fingers of the hand except for the thumb, including the carpal bone on the right	45%
128.	Loss of fingers of the hand except for the thumb, including the carpal bone on the left	40%
129.	Complete ankylosis of the wrist in a functionally adverse position (position in an extreme palmar flexion) on the right	30%

130.	Complete ankylosis of the wrist in a functionally adverse position (position in an extreme palmar flexion) on the left	25%
131.	Complete ankylosis of the wrist in a functionally adverse position (position in an extreme palmar flexion) on the right	15%
132.	Complete ankylosis of the wrist in a functionally adverse position (position in an extreme palmar flexion) on the left	12.50%
133.	Complete ankylosis of the wrist in a functionally beneficial position (dorsal flexion 20-40 degrees) on the right	20%
134.	Complete ankylosis of the wrist in a functionally beneficial position (dorsal flexion 20-40 degrees) on the left	17%
135.	Pseudoarthrosis of the scaphoid bone on the right	15%
136.	Pseudoarthrosis of the scaphoid bone on the left	12%
137.	Limited mobility of the wrist on the right	up to 20%
138.	Limited mobility of the wrist on the left	up to 17%
139.	Instability of the wrist on the right (confirmed with an X-ray or an ultrasound)	up to 12%
140.	Instability of the wrist on the left (confirmed with an X-ray or an ultrasound)	up to 10%
<i>Thumb injuries</i>		
141.	Loss of the distal phalanx of the thumb on the right	9%
142.	Loss of the distal phalanx of the thumb on the left	7%
143.	Loss of the thumb with metacarpal bone on the right	25%
144.	Loss of the thumb with metacarpal bone on the left	21%
145.	Loss of both phalanges of the thumb on the right	18%
146.	Loss of both phalanges of the thumb on the left	15%
147.	Complete ankylosis of interphalangeal joint of the thumb in a functionally adverse position (extreme flexion) on the right	8%
148.	Complete ankylosis of interphalangeal joint of the thumb in a functionally adverse position (extreme flexion) on the left	7%
149.	Complete ankylosis of interphalangeal joint of the thumb in a functionally adverse position (extreme flexion) on the right	7%
150.	Complete ankylosis of interphalangeal joint of the thumb in a functionally adverse position (extreme flexion) on the left	6%
151.	Complete ankylosis of interphalangeal joint of the thumb in a functionally beneficial position (slight flexion) on the right	6%
152.	Complete ankylosis of interphalangeal joint of the thumb in a functionally beneficial position (slight flexion) on the left	5%
153.	Complete ankylosis of metacarpophalangeal joint of the thumb on the right	6%
154.	Complete ankylosis of metacarpophalangeal joint of the thumb on the left	5%
155.	Complete ankylosis of carpometacarpal joint of the thumb in functionally adverse position (complete abduction or adduction) on the right	9%
156.	Complete ankylosis of carpometacarpal joint of the thumb in functionally adverse position (complete abduction or adduction) on the left	7.50%
157.	Complete ankylosis of carpometacarpal joint of the thumb in functionally beneficial position (slight opposition) on the right	6%
158.	Complete ankylosis of carpometacarpal joint of the thumb in functionally beneficial position (slight opposition) on the left	5%
159.	Complete ankylosis of all joints of the thumb in functionally adverse position on the right	up to 25%
160.	Complete ankylosis of all joints of the thumb in functionally adverse position on the left	up to 21%
161.	Impaired function of thumb catching with limited mobility of the metacarpophalangeal joint and interphalangeal joint on the right	up to 6%
162.	Impaired function of thumb catching with limited mobility of the metacarpophalangeal joint and interphalangeal joint on the left	up to 5%
163.	Impaired function of thumb catching with limited mobility of the carpometacarpal joint on the right	up to 9%
164.	Impaired function of thumb catching with limited mobility of the carpometacarpal joint on the left	up to 7.5%
<i>Index finger injury</i>		
165.	Loss of the phalanx of the index finger on the right	5%
166.	Loss of the phalanx of the index finger on the left	4%
167.	Loss of two phalanges of the index finger on the right	8%
168.	Loss of two phalanges of the index finger on the left	6%
169.	Loss of all three phalanges of the index finger on the right	12%
170.	Loss of all three phalanges of the index finger on the left	10%
171.	Loss of the index finger with metacarpal bone on the right	15%
172.	Loss of the index finger with metacarpal bone on the left	12%
173.	Complete ankylosis of all three joints of the index finger in extreme extension or in extreme flexion on the right	15%
174.	Complete ankylosis of all three joints of the index finger in extreme extension or in extreme flexion on the left	12%
175.	Impaired function of catching with index finger on the right	up to 10%
176.	Impaired function of catching with index finger on the left	up to 8%
177.	Inability to perform full extension of one of the interphalangeal joints of the index finger on the right, with lack of impairment concerning the catching function	1.50%
178.	Inability to perform full extension of one of the interphalangeal joints of the index finger on the left, with lack of impairment concerning the catching function	1%
179.	Incapacity to perform full extension of the metacarpophalangeal joint of the index finger with impaired abduction on the right	2.50%
180.	Incapacity to perform full extension of the metacarpophalangeal joint of the index finger with impaired abduction on the left	2%
<i>Injury of the middle, cordial and small fingers</i>		
181.	Loss of the whole finger with relevant metacarpal bone on the right	9%
182.	Loss of the whole finger with relevant metacarpal bone on the left	7%
183.	Loss of all three or two phalanges with ankylosis of the metacarpophalangeal joint on the right	8%
184.	Loss of all three or two phalanges with ankylosis of the metacarpophalangeal joint on the left	6%
185.	Loss of two phalanges of a finger with maintained function of the metacarpophalangeal joint on the right	5%
186.	Loss of two phalanges of a finger with maintained function of the metacarpophalangeal joint on the left	4%
187.	Loss of the distal phalanx of one of the fingers on the right	3%
188.	Loss of the distal phalanx of one of the fingers on the left	2%
189.	Complete ankylosis of all three joints of one of fingers in extreme extension or extreme flexion (in a position preventing function of neighboring fingers) on the right	9%
190.	Complete ankylosis of all three joints of one of fingers in extreme extension or extreme flexion (in a position preventing function of neighboring fingers) on the left	7%
191.	Impaired catching function of the thumb (limited flexion towards the hand) on the right	up to 8%
192.	Impaired catching function of the thumb (limited flexion towards the hand) on the left	up to 6%

193.	Incapacity to execute full extension of one of the interphalangeal joints with unimpaired catching function of the thumb, on the left, on the right	1%
194.	Incapacity to perform full extension of the metacarpophalangeal joint of the index finger with impaired abduction on the right	1.50%
195.	Incapacity to perform full extension of the metacarpophalangeal joint of the index finger with impaired abduction on the left	1%
<i>Traumatic lesions in the upper extremity nerves</i>		
The evaluation already includes any vasomotor and trophic disorders		
196.	Traumatic injury of the axillary nerve on the right	up to 30%
197.	Traumatic injury of the axillary nerve on the left	up to 25%
198.	Traumatic injury of the radial nerve trunk with injury of all innervated muscles on the right	up to 45%
199.	Traumatic injury of the radial nerve trunk with injury of all innervated muscles on the left	up to 37%
200.	Traumatic injury of the radial nerve with maintained function of the triceps muscle on the right	up to 35%
201.	Traumatic injury of the radial nerve with maintained function of the triceps muscle on the left	up to 27%
202.	Traumatic injury of the musculocutaneous nerve on the right	up to 30%
203.	Traumatic injury of the musculocutaneous nerve on the left	up to 20%
204.	Traumatic injury of the radial nerve trunk with injury of all innervated muscles on the right	up to 40%
205.	Traumatic injury of the radial nerve trunk with injury of all innervated muscles on the left	up to 33%
206.	Traumatic injury of the distal part of the ulnar nerve with maintained function of the flexor carpi ulnaris muscle and part of the flexor digitorum profundus on the right	up to 30%
207.	Traumatic injury of the distal part of the ulnar nerve with maintained function of the flexor carpi ulnaris muscle and part of the flexor digitorum profundus on the left	up to 25%
208.	Traumatic injury of the trunk of the median nerve with injury of all innervated muscles on the right	up to 30%
209.	Traumatic injury of the trunk of the median nerve with injury of all innervated muscles on the left	up to 25%
210.	Traumatic injury of the distal part of the median nerve with injury of the muscles in the ball of the thumb on the right	up to 15%
211.	Traumatic injury of the distal part of the median nerve with injury of the muscles in the ball of the thumb on the left	12%
212.	Traumatic injury of all three nerves, possibly also the whole brachial plexus on the right	up to 60%
213.	Traumatic injury of all three nerves, possibly also the whole brachial plexus on the left	up to 50%
<b>LOWER EXTREMITY INJURIES</b>		
<i>Injuries of the hip, thigh and knee</i>		
214.	Loss of one extremity in the hip joint or between the hip joint and the knee joint	50%
215.	Pseudoarthrosis of the femur or necrosis of the head of the femur	40%
216.	Hip endoprosthesis (apart from the evaluation of the limitation concerning the mobility of the joint)	15%
217.	Chronic osteomyelitis of the femur (only after open fractures or surgical procedures, essential to treat consequences of the trauma)	25%
218.	Shortening one lower extremity up to 1 cm	0%
219.	Shortening one lower extremity up to 4 cm	up to 5%
220.	Shortening one lower extremity up to 6 cm	up to 15%
221.	Shortening one lower extremity by more than 6 cm	up to 25%
222.	Posttraumatic deformation of the femur (healed fractures) with axial or rotational deflection, for each whole 5° of the deflection (confirmed by an x-ray)	5%
	Deflections exceeding 45° shall be evaluated as a loss of the extremity	
223.	Complete ankylosis of the hip joint in a functionally adverse position (complete abduction or complete adduction, complete extension or complete flexion and a similar position)	40%
224.	Complete ankylosis of the hip joint in a functionally beneficial position (light adduction or slight flexion)	30%
225.	Limited mobility of the hip joint of a light degree	up to 10%
226.	Limited mobility of the hip joint of a moderate degree	up to 20%
227.	Limited mobility of the hip joint of a severe degree	up to 30%
<i>Knee injuries</i>		
228.	Complete ankylosis of the knee in a functionally adverse position (complete abduction or flexion at an angle of 20° and more)	30%
229.	Complete ankylosis of the knee in a functionally adverse position (flexion at an angle of 30° and more)	45%
230.	Complete ankylosis of the knee in a functionally beneficial position (angle of flexion up to 20°)	up to 30%
231.	Endoprosthesis in the area of the knee joint (apart from the evaluation of the limitation concerning the mobility of the joint)	15%
232.	Limited mobility of the knee joint of a light degree	up to 10%
233.	Limited mobility of the knee joint of a moderate degree	up to 15%
234.	Limited mobility of the knee joint of a severe degree	up to 25%
235.	Instability of the knee joint resulting from the failure of one collateral ligament	5%
236.	Instability of the knee joint resulting from the failure anterior or posterior cruciate ligament	up to 15%
239.	Instability of the knee joint resulting from the failure anterior or posterior cruciate ligament	up to 25%
238.	Permanent implications following the removal of one meniscus (depending on the scope of the removed part – at least 1/3 of the meniscus, established basing on the result of a surgery)	up to 5%
239.	Permanent implications following the removal of both meniscuses (depending on the scope of the removed part – at least 1/3 of each meniscus, established basing on the result of a surgery)	up to 10%

240.	Permanent implications following the removal of the patella, including atrophy of muscles of the thigh and peroneus muscles	up to 10%
<i>Lower leg injuries</i>		
241.	Loss of the lower extremity on the level of the lower leg with maintained knee joint	45%
242.	Loss of the lower extremity on the level of the lower leg with maintained knee joint	50%
243.	Pseudoarthrosis of the tibia or both shin bones	30%
244.	Chronic osteomyelitis of the shin bone only after open fractures or surgical procedures, essential to treat consequences of the trauma	22%
245.	Posttraumatic deformation of the lower leg resulting from healing of fractures in axial or rotational deflection (deflections have to be confirmed by an x-ray), for each whole 5°	5%
	Deflections exceeding 45° shall be evaluated as a loss on the level of the lower leg	
<i>Injuries of the ankle joint area</i>		
246.	Loss of foot to the level of the tarsal joint	40%
247.	Loss of the heel on the Chopart's joint	30%
248.	Loss of the heel up to the level of the Lisfranc joint	25%
249.	Complete ankylosis of the tarsal joint in a functionally adverse position (dorsal flexion or plantar flexion exceeding 20°)	30%
250.	Complete ankylosis of the tarsal joint in a position at right angle	25%
251.	Complete ankylosis of the tarsal joint in a functionally beneficial position (flexion to the surface of about 5°)	20%
252.	Limited mobility of the tarsal joint of a light degree	up to 6%
253.	Limited mobility of the tarsal joint of a moderate degree	up to 12%
254.	Limited mobility of the tarsal joint of a severe degree	up to 20%
255.	Limited pronation or supination of the foot	up to 12%
256.	Complete loss of pronation or supination of the foot	15%
257.	Instability of the tarsal joint (confirmed by an x-ray or an ultrasound)	up to 20%
258.	Fallen arch or pes cavus and other posttraumatic deformations of the foot and tarsal joint	up to 25%
259.	Chronic osteomyelitis of foot bones and metatarsal bones, only after open fractures or surgical procedures, essential to treat consequences of the trauma	15%
<i>Injuries of the foot area</i>		
260.	Loss of all toes in a foot	15%
261.	Loss of both phalanges of the hallux	10%
262.	Loss of both phalanges of the hallux with metatarsal bone or its part	15%
263.	Loss of the distal phalanx of the hallux	3%
264.	Loss of the other toe (including the little toe), for each toe	2%
265.	Loss of the little toe with metatarsal bone or its part	10%
266.	Complete ankylosis of the interphalangeal joint of the hallux	3%
267.	Complete ankylosis of the metatarsophalangeal joint of the hallux	7%
268.	Complete ankylosis of both joints of the hallux	8%
269.	Limited mobility of the interphalangeal joint of the hallux	up to 3%
270.	Limited mobility of the metatarsophalangeal joint of the hallux	up to 7%
271.	Impaired function of any toe other than the hallux, for each toe	1%
272.	Posttraumatic circulatory and trophic lesions covering one lower extremity	up to 15%
273.	Posttraumatic circulatory and trophic lesions covering both lower extremities	up to 30%
274.	Posttraumatic atrophy of lower extremity muscles with limited scope of mobility concerning thigh joints	5%
275.	Posttraumatic atrophy of lower extremity muscles with unlimited scope of mobility concerning lower leg joints	3%
<i>Traumatic lesions in the lower extremity nerves</i>		
The evaluation already includes any vasomotor and trophic disorders		
276.	Traumatic injury of the sciatic nerve	up to 50%
277.	Traumatic injury of the femoral nerve	up to 30%
278.	Traumatic injury of the obturator nerve	up to 20%
279.	Traumatic injury of the trunk of the tibial nerve with injury of all innervated muscles	up to 35%
280.	Traumatic injury of the distal part of the tibial nerve with impaired function of toes	up to 5%
281.	Traumatic injury of the trunk of the common peroneal nerve with injury of all innervated muscles	up to 30%
282.	Traumatic injury of the deep peroneal nerve	up to 20%
283.	Traumatic injury of the superficial peroneal nerve	up to 10%
<b>OTHER TYPES OF LASTING REPERCUSSIONS</b>		
284.	Scars and deformations (apart from the point 36 in the present table), which up to not impact the functional impairment	None
285.	Posttraumatic skin discolorations	None
286.	Posttraumatic pain without functional impairment	None
287.	Psychical illnesses and disorders resulting from trauma	None

Auxiliary table used for estimating the degree of injury in case of lowered visual acuity with optimal correction of the vision using glasses.

Vizus	6/6	6/9	6/12	6/15	6/18	6/24	6/36	6/60	3/60
6/6	0%	2%	4%	6%	9%	12%	15%	18%	25%
6/9	2%	4%	6%	9%	12%	15%	18%	21%	28%
6/12	4%	6%	9%	12%	15%	18%	21%	25%	31%
6/15	6%	9%	12%	15%	18%	21%	25%	29%	35%
6/18	9%	12%	15%	18%	21%	25%	29%	33%	39%
6/24	12%	15%	18%	21%	25%	29%	33%	38%	44%
6/36	15%	18%	21%	25%	29%	33%	38%	43%	49%
6/60	18%	21%	25%	29%	33%	38%	43%	49%	55%
3/60	25%	28%	31%	35%	39%	44%	49%	55%	65%