



The highest standard of protection

Everything about ERGO Sports insurance



Why ERGO Hestia?

1

Insurance tailored to your needs.

We enable individual configuration of the scope of insurance.

2

Account Manager.

We ensure comprehensive service by one Agent.

3

iHestia.

We provide a web portal for self-management of policies.

4

Confidence of top market players.

We protect the companies of key significance for the Polish economy.

5

25 years of experience.

We anticipate the situations that may happen to our Customers.

6

The highest quality of claim adjustment.

We adjust claims following a transparent procedure.

7

Open dialogue with the Customer.

We talk with Customers via the on-line Idea Forum.

8

Management of complaints.

We listen to our Customers and analyse complaints.

9

ERGO Hestia Customer Ombudsperson.

We establish relationships with Customers, examine problems and search for solutions.

Why is ERGO Sports a good choice?

- You get full protection when practising sports for people active in private and professional life and assistance of the Emergency Centre 24 hours a day, 7 days a week
- an individual rehabilitation plan prepared by a specialised medical facility
- financial support if your health conditions prevents rehabilitation
- high sums insured for sports equipment
- wide scope of additional insurance and extensions
- wide scope of assistance services
- three insurance options – the possibility to tailor the scope of insurance to individual needs and financial possibilities

What can you insure in ERGO Sports?

- health and life, also of relatives
- third-party liability for losses or damage
- luggage, e.g. clothing and other personal effects, pushchairs, photo equipment
- sports equipment

What can you insure yourself against in ERGO Sports?



Rehabilitation

The insurance covers:

- arrangement and coverage of costs of the rehabilitation process
- coverage of the costs of transportation to and stay in the medical facility after an accident

Individual rehabilitation plan prepared by the best specialists.

The sum insured amounts **up to PLN 50,000**.

Wide catalogue of injuries covered.



Benefit

The insurance covers a lump-sum payment of the benefit where the rehabilitation plan cannot be carried out due to your health condition.

You may allocate these funds to any purpose, e.g. coverage of the costs of additional medical examinations, surgery procedures or purchase of medicines.



Sport Assistance

The insurance covers:

- immediate and necessary assistance in case of sudden illness or accident, e.g. physician or nurse visit, delivery of medicines, medical transport
- care assistance, e.g. care of children, elderly and dependants or domestic animals
- delivery of essentials, e.g. food products or personal belongings to the hospital
- transportation, e.g. of children to school or kindergarten

Under the insurance you may use the Phone Information about health care facilities and services.

The Insurance also provides **domestic help**.



Personal Accident Insurance

The insurance covers:

- permanent disablement or death as a result of an accident
- coverage of the costs of treatment incurred after the accident, e.g. the costs of physician visits, examinations, outpatient procedures
- payment of the benefit due to total loss of capacity to practise a discipline which has been practised gainfully

The insurance also covers **a daily hospital allowance** – payment of PLN 120 for each day of stay of the Insured in the hospital.

System of proportional benefits – 1% of the sum insured per 1% of disablement.

You can use **services of the Victim Support Centre** in case of permanent loss of capacity to practise the sport discipline which you have practised gainfully.

We provide help in social and professional activation among others, by psychological and therapeutic support, individual vocational counselling and retraining under an individual assistance plan.



Third-party liability

The insurance covers:

- private life activities – liability for losses relating to the possession
- and use of property, including the rented one, e.g. damage to sports equipment, damage to property in a hotel
- liability in case of causing a loss to other persons e.g. during practising sports or losses caused by children
- Third-party liability insurance of the instructor – liability for losses caused to third parties by the Insured due to failures in professional activities of the sports instructor

Under the insurance you can benefit from the help of **a Phone Legal Assistant**.

High policy limit – even **up to PLN 1 million**.

Protection all over the world.

What additional coverage options do you have in ERGO Sports?

Under ERGO Sports the following additional insurance options are available:



Sports Equipment – you can insure your sports equipment against fortuitous events, robbery or theft.



Travel – the full-year insurance covering private and business foreign travels. It covers, e.g. costs of treatment, rescue and medical transport.



Passes and Courses – you will get a refund of the costs of passes and sport courses unused due to sudden illness or accident.



Luggage – you get assistance in case of loss of or damage to personal effects, such as a phone, tablet or keys, both during daily use and travel; the protection also covers the luggage transported inside a vehicle and in external cargo carriers.

Under ERGO Sports the following extensions are available:



Risky disciplines – you can extend your coverage to include the consequences of accidents relating to the practising of risky sport disciplines.



Extreme disciplines – you can extend your coverage to include the consequences of accidents relating to the practising of extreme sport disciplines.



Sports practised professionally or gainfully – you can extend your coverage by the consequences of accidents relating to professional or gainful practising of sports.

Important!

General Terms and Conditions of Insurance are also available on www.ergohestia.pl.

What is iHestia?

iHestia is a modern web portal available to Customers and Agents representing ERGO Hestia. It is your personal account with the information on concluded contracts, payments and reported losses:

- You can manage your policies on your own and report a loss by logging on to **ihestia.ergohestia.pl**.
- If you need the assistance of the Account Manager, please contact the Agent. You will get professional support, and your case will be handled during a visit or a phone talk.

What activities can you perform in iHestia on your own or with the Agent's support?



Claim report

Claim report

Report a claim.

You will get a clear summary and access to the information on the course of the loss adjustment. You can also report a claim by phone at: 801 114 114 or 58 558 7 000.



Policy configuration

Configuration of coverage or purchase of insurance

Configure your own scope of coverage and send it to the Agent, who will prepare an offer. You can accept a policy remotely.



Policy edition

Service of the concluded contract

Update your personal data or data of the subject matter of insurance. Contact the Agent to extend insurance coverage.



Change of the owner

Report a purchase or sale of a vehicle or real estate. Settle the concluded insurance contracts and paid premiums.



Payments

Pay a premium or its instalment. You can pay the amount due for one policy or for a few policies together.



Documents for downloading

Download documents in a digital or printable version. The following documents are available for downloading: policies, a confirmation of the premium payment, the General Terms and Conditions of Insurance and documents relating to reported claims.

Important!

You can also contact ERGO Hestia by filling in the forms available at www.ergohestia.pl. We will ensure that your question reaches the competent recipient.



General Terms and Conditions of ERGO Sports Insurance

C-ES-02/16

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The following table specifies which provisions of the General Terms and Conditions of ERGO Sport Insurance govern the issues listed in Article 17 section 1 of the Act of 11 September 2015 on insurance and reinsurance activity.

Name of the insurance	Number of the template's editing unit	
	Prerequisites for payment of damages and other benefits or the value of insurance:	Limitations and exclusions of liability of the insurance company allowing it to refuse the payment of damages and other benefits or to decrease their amounts:
Common for all insurance	§ 2	§ 3 section 3, § 22, § 23, § 24, § 28, § 29 section 2, § 30 section 4
Rehabilitation	§ 4 section 1, § 4 sections 3–5, § 5	§ 6, § 33 sections 3–4, § 33 section 10
Benefit	§ 7 section 1, § 7 section 3	
Sport Assistance	§ 8 sections 2–4	§ 9
Accident insurance	§ 10 section 1, § 10 sections 3–4, § 33 section 1, § 33 section 7, § 33 section 9	§ 11, § 33 sections 3–4
Third-party liability	§ 12 sections 1–3	§ 33 section 10, § 34 section 2
Luggage	§ 14 sections 1–2, § 14 sections 4–5	§ 12 sections 5–6, § 13, § 25 section 3
Sports equipment	§ 16 sections 1–2	§ 15
Travel	§ 18 sections 1, § 18 sections 3–5, § 19 section 1, § 19 sections 4–6	§ 17
Passes and Courses	§ 21	§ 20

§ 1

1. The document describes the terms and conditions of concluding an insurance contract with Sopockie Towarzystwo Ubezpieczeń ERGO Hestia SA with its registered office in Sopot, at ul. Hestii 1, (hereinafter: "ERGO Hestia"). The document shall bind the insured persons, if they are not a party to the insurance contract (Customer) at the same time.
2. ERGO Hestia is a controller of personal data transferred in connection with the conclusion and performance of the insurance contract. These data will be processed exclusively in order to carry out obligations under the insurance contract and to meet legally justified purposes of ERGO Hestia (direct marketing of private-label products and services and asserting claims under the concluded insurance contract).
3. The persons whose personal data are processed by ERGO Hestia have the right to access and correct them. Processing of these data for purposes other than indicated above requires prior consent of the interested person.
4. Terms used in this document shall have the meanings set out in the definitions below, Appendix No 1 and Appendix No 2 to this document:

TERM	WHAT DOES IT MEAN?
Accident	A sudden event caused by an external reason, as a result of which the Insured, regardless of his/her will: a) suffered a bodily injury, loss of bodily function, or died – in Personal Accident Insurance; b) suffered a bodily injury or loss of bodily function – in the Rehabilitation Insurance
Accident	In the Third-party Liability Insurance – death, bodily injury or loss of bodily function as well as destruction of or damage to property
Accompanying person	A person travelling with the Insured or indicated by him or her to accompany the Insured during treatment or transportation
Alcohol intoxication	Condition in which the concentration of alcohol in blood is above 0.5‰ or the concentration of alcohol in breath is above 0.25 mg of alcohol per 1 dm ³
Antiques	Objects of old art (works of artistic craftsmanship) of historical value, older than 100 years;
Being under the influence of alcohol	Condition in which the concentration of alcohol in blood amounts to 0.2‰–0.5‰, or the concentration of alcohol in breath amounts to 0.1 mg–0.25 mg per 1 dm ³
Beneficiary	A person specified by the Insured or a person specified herein who is entitled to receive the insurance benefit due to the death of the Insured
Burglary	Seizing or an attempt at seizing property from the premises (and in the Luggage Insurance also from a car boot, a caravan, a vessel cabin), after prior removal of security by force or opening the entrance using tools or tailored or fake key or the original key held by the offender, obtained as a result of an offence, as well as destruction of the subject of insurance directly related to the commitment of burglary or attempt at committing a burglary
Collections	Collection of items gathered according to specified criteria, comprising one type of works of art or other collectibles, e.g. paintings, sculptures, coins, post stamps
Country of residence	The country, in which the Insured: a) is covered with social or medical insurance (except for stay for the educational purposes); or b) resides continuously (excluding trips lasting no longer than 30 days) for at least a year, and which is the centre of the Insured's personal and professional life
CPOP	Centrum Pomocy Osobom Poszkodowanym sp. z o.o. (Victim Support Centre – CPOP) – the organiser of the CPOP Carer service on behalf of ERGO Hestia
Criminal offence	Act of a person prohibited under penalty by the law binding at the time a given act was committed, as a crime of offence, illegal, at fault and socially harmful to a degree higher than infinitesimal
Customer	An individual, including sole proprietors and sole traders, concluding the insurance contract (the Policyholder)
Damage to property	In the Third Party Liability Insurance – losses due to destruction of or damage to a movable item or a real estate possessed by the aggrieved party as well as lost benefits that they might obtain if their property was not destroyed or damaged
Dangerous professions	Work in the military formations (except for office work), work in the uniformed services (except for office work), construction works associated with demolition, work at the height above 15 m, work at the construction of scaffolding, underwater works, fishing, work on ship, in mining industry (workers employed at platforms, mining) as well as stuntman, acrobat, circus artists, fire fighter, mountain rescuer, secret service worker, cash transport guard

TERM	WHAT DOES IT MEAN?
Domestic animals	Animals usually bred by people and kept at home or in the backyard: dogs, cats, birds, rodents, aquarium fish, horses, apart from animals bred for commercial and economic purposes
Emergency Centre	The organizer providing assistance services on behalf of ERGO Hestia
ERGO Hestia Representative	The Agent acting in favour of ERGO Hestia, a natural person with the help of whom the Agent performs the agency tasks or an employee of ERGO Hestia
Event	a) accident — in Personal Accident Insurance; in Rehabilitation Insurance; in Benefit Insurance b) sudden illness or accident — in Sport Assistance Insurance; in Travel Insurance; c) loss, destruction or damage — in Luggage Insurance; in Sports Equipment Insurance
Fortuitous events	a) rescue operations — actions taken to prevent loss threatening directly or to mitigate its effects, together with ineffective actions, if these measures were appropriate to the circumstances; b) smoke and soot — suspension of particles in gas being a direct result of: 1/ combustion, which suddenly emerged from devices placed in the insured location, used according to their intended purpose and technical regulations; 2/ fire, explosion, overvoltage caused by lightning, and overvoltage regardless of the site of their origin; c) hail; d) sonic bang; e) hurricane — wind of at least 15 m/sec., causing massive damage; f) avalanche — a sudden slipping or sliding of masses of snow, ice or rocks from the mountain slopes; g) snow pressure — the damage to or collapse of property as a result of direct pressure of snow or ice on the insured property or collapse of a neighbouring property as a result of the pressure of snow or ice; h) landslide; i) flood – flooding of areas as a result of a raised level of flowing and standing water, or as a result of a rise of coastal marine waters; j) fire; k) overvoltage caused by lightning; l) surface water flow; m) earthquake; n) lightning; o) vehicle collision; p) falling tree; q) falling mast; r) falling aircraft; s) explosion, including volcanic explosion; t) flooding — the activity of liquids being a result of: 1/ precipitation; 2/ escape of water, steam or liquids due to damage to the water supply, sewerage or heating systems; 3/ escape of water from household appliances as a result of their failure; 4/ withdrawal of water or sewage from public sewerage facilities; 5/ taps or other valves in other devices in the water supply, sewage or heating systems being left open accidentally and inadvertently; 6/ operation of third parties; 7/ escape of water from a broken or cracked aquarium; 8/ automatic restart of sprinkler or spray systems except for cases resulting from testing, repairs, reconstruction, upgrading the installation or building; u) subsidence
High-risk professions	Professions involving manual labour, that is: industrial worker, operator or machine and device assembly worker, farmer, gardener, forester, driver, construction and repair worker; performing activities with dangerous tools such as: hammer drills, mechanical saws, jackhammers, sawing machines and mechanical grinders, machining tools; performing activities at the height above 5 m and the activities with paints, lacquers, liquid fuels and solvents, technical and fuel gases, hot technical oils or technical liquids
Loss	A direct consequence of the event or accident covered by the insurance contract: a) financial detriment — in the Luggage Insurance, in the Sports Equipment Insurance and in the Passes and Courses Insurance; b) death, bodily injury, loss of bodily function or financial detriment — in the Personal Accident Insurance; in the Travel Insurance; c) death, bodily injury, loss of bodily function or financial detriment — in the Rehabilitation Insurance; in the Benefit Insurance; d) personal injury or damage to property — in the Third-party Liability Insurance
Luggage	Personal effects of the Insured which are taken for a trip or used during daily transportation, as well as things that are held by the Insured only temporarily, if they were rented or lent for use by the employer, legal entity or other organizational unit, provided that such rental or letting for use was confirmed in writing by renting or letting entity, such as: a) clothing and other personal effects; b) portable photo and video recording equipment, electronic appliances, jewellery and watches, as well as musical instruments; c) pushchairs, non-registrable wheelchairs, and medical and rehabilitation equipment. Sports equipment shall not be regarded as luggage within the meaning of this definition

TERM	WHAT DOES IT MEAN?
Medical Partner	Organiser of the rehabilitation service on behalf of ERGO Hestia
Monetary values	Gold and silver coins that do not constitute means of payment, non-utility items: silver, gold, platinum in scrap and bars, precious, semi-precious, synthetic stones, pearls, amber, coral, as well as checks, bills of exchange, bonds, shares, bills of lading, letters of credit, payment cards and other documents, replacing cash
Personal injury	In the Third Party Liability Insurance – losses due to death, bodily injury or loss of bodily function as well as the benefits lost by the aggrieved party that they might obtain if they had not suffered a bodily injury or loss of bodily function
Polluting substance	Substances in the form of smoke, fumes, gas, soot, liquids, waste, if they cause or may cause contamination or pollution of water, soil, air
Practising sports as a gainful occupation	Practising of sports disciplines for which the Insured receives remuneration and is able to document it
Practising sports competitively	Practising of a sport discipline in a registered section, sports club or sports organization in order to achieve maximum results, consisting of regular participation in training, competitions and tournaments
Practising sports professionally	Competitive practising of sports disciplines with the possibility to document it. That does not necessarily entail receiving remuneration
Pure economic loss	A financial detriment, expressed in money, incurred by the aggrieved third party, which does not result from a damage to property, personal injury or any infringement of the personal interests
Rehabilitation	A process of treatment the purpose of which is to restore the maximum physical fitness of the Insured, carried out by a physiotherapist or physician. Rehabilitation may be arranged through the Medical Partner (in facilities cooperating therewith) or independently, by the Insured on his/her own
Rehabilitation plan	A plan tailored to the specific Insured's needs, taking into account individual stages of rehabilitation and their cost
Relatives	Spouse, unmarried partner, siblings, ascendants, descendants, in-laws, sons-in-law and daughters-in-law, stepfather, stepmother, stepson, adopted and adoptive parent
Robbery	Seizure of property by threat of immediate use of force to a person or after making them unconscious or helpless. A robbery is also considered to be seizure of property by using force in respect of the seized object remaining in direct contact with the Insured
Sports equipment	Accessories, including clothing, footwear, headgear and protectors necessary to practice sports in sport disciplines covered by the insurance, including skis, snowboard, golf clubs, bicycle, surfing board
Sports instructor	A person having qualifications entitling them to conduct training and holding an instructor's certificate awarded by a competent organisation
Stay at hospital	Hospitalisation that commenced during the period of ERGO Hestia's liability and lasted continuously for over 4 days. The date of admission to the hospital is calculated as a full day regardless of the time of admission. The period for which a leave is granted shall not be regarded as stay at hospital, which shall be suspended for that period
Sudden illness	Medical condition occurring suddenly, presenting a hazard to the health or life of the Insured and requiring immediate medical attention
The Insured	The natural person on whose account the Customer has concluded the insurance contract
Theft	The act of illegally seizing someone else's property, not being a burglary or robbery
Third parties	All persons not involved in the insurance relationship resulting from the insurance contract concluded with ERGO Hestia
Travel	Stay of the Insured away from the Republic of Poland and the country of residence
Vehicle	A means of transportation intended to move on the road or a machine or equipment adjusted to this purpose
Works of art	Objects of art value, such as: a) original: paintings, collages, frescos, drawings and sculptures and statues made of any material, provided that they are made entirely by the artist, as well as the casts of such sculptures and statues, the number of which is limited to 8 copies and the making of them was supervised by the artist or their heirs; b) tapestries and wall textiles made by hand based on original designs provided by artists, provided that their number is limited to 8 items; c) photographs taken by artists, printed by them or under their supervision, signed and numbered, limited to 30 copies, all sizes and mounts

I. Types of insurance

§ 2

This document describes the terms and conditions of the following types of insurance:

TYPE OF INSURANCE		OPTION I	OPTION II	OPTION III
	Rehabilitation Insurance	Rehabilitation sum insured PLN 10,000	Rehabilitation sum insured PLN 30,000	Rehabilitation sum insured PLN 50,000
	Benefit Insurance	Benefit sum insured PLN 5,000	Benefit sum insured PLN 10,000	Benefit sum insured PLN 20,000
	Sport Assistance Insurance	Sport Assistance sum insured PLN 5,000	Sport Assistance sum insured PLN 10,000	Sport Assistance sum insured PLN 15,000
	Personal Accident Insurance	Accident insurance sum insured PLN 50,000	Accident insurance sum insured PLN 100,000	Accident insurance sum insured PLN 200,000
	Third-party liability insurance	Third-party liability policy limit PLN 100,000	Third-party liability policy limit PLN 500,000	Third-party liability policy limit PLN 1,000,000
Additional insurance				
	Sports equipment	sum insured PLN 10,000 or PLN 25,000		
	Travel Insurance	sum insured PLN 100,000		
	Passes and Courses Insurance	sum insured PLN 1,000		
	Luggage Insurance	sum insured PLN 5,000		
Extension of insurance scope				
	Risky disciplines	–	+	+
	Extreme disciplines	–	–	+
	Sport practised professionally/as a gainful occupation	–	–	+

– outside the scope of insurance
+ payment of additional premium

II. Limits of liability of ERGO Hestia

This chapter describes the scope of coverage and lists the situations in which ERGO Hestia is not liable for the occurred events and accidents.

§ 3

1. Liability of ERGO Hestia shall start at the date and time specified in the insurance contract as the commencement of insurance period, provided that the premium or its first instalment is paid before the date specified in the contract.
2. If ERGO Hestia is liable before the payment of premium or first instalment, and the premium is not paid on time, ERGO Hestia may terminate the contract with immediate effect and demand payment of premium for the period in which the coverage was provided. In the absence of termination, the insurance contract shall expire at the end of the period for which the premium was outstanding.
3. The Insured in ERGO Sport may only be a natural person, who on the first day of the insurance period is at least 14 years of age and less than 55 years of age.

Rehabilitation

§ 4

1. Rehabilitation insurance covers the consequences of accidents suffered by the Insured. ERGO Hestia, through the Medical Partner, arranges and covers the costs of rehabilitation the purpose of which is to restore the maximum physical fitness of the Insured, carried out by a physiotherapist or physician. The scope of coverage is specified in the insurance contract according to the following options:

OPTIONS	I	II	III
Rehabilitation			
Rehabilitation process	✓	✓	✓
Medical transport	–	✓	✓
Benefit			
One-off cash benefit where the rehabilitation process cannot be carried out due to the health condition of the Insured	✓	✓	✓

✓ within the scope of insurance
– outside the scope of insurance

2. ERGO Hestia shall not be liable within the scope indicated in § 6 and § 22.
3. Medical transport to or from the Medical Partner's facility covers reimbursement of the documented costs of transport by public means (excluding aviation) or specialized transport (if its use is necessary for medical reasons). The above-mentioned costs of transport shall be reimbursed only where such a transport is necessary from the medical point of view and exclusively in the territory of Poland.

4. A precondition for arrangement and coverage of rehabilitation costs shall be the occurrence, during the insurance period, of an injury requiring medical assistance, being a consequence of an event in accordance with the following table:

OPTIONS	I	II	III
Types of injuries			
Fractures of:	✓	✓	✓
a) pelvis/ilium (except caudal bone); b) lower extremity (except patella); c) upper extremity: shoulder/elbow/wrist/hand (palm) (except phalanx bones)	✓	✓	✓
Twisting/dislocation of joints	–	✓	✓
a) upper extremity joints (except for metacarpal joints); b) lower extremity joints; c) joints of upper extremity girdle	–	✓	✓
Rupture of ligaments (the group of damage to muscle-tendon unit), concerns lower and upper extremities)	–	–	✓
Rupture of the Achilles tendon	–	–	✓

✓ within the scope of insurance
– outside the scope of insurance

5. The Medical Partner arranges services in accordance with the catalogue included in Appendix No 2 hereto.

§ 5

- Services in the Rehabilitation Insurance are arranged in the territory of Poland through the Medical Partner within a period not longer than a year from the date of event.
- If the Insured waives rehabilitation in the Medical Partner's facility after establishing the rehabilitation plan, the Insured may seek reimbursement of the incurred rehabilitation costs on the basis of invoices or receipts, however in amounts not higher than the costs of rehabilitation which would be carried out at the same time through the Medical Partner.
- If the Medical Partner is not able to perform a service which is mentioned in the catalogue of services described in Appendix No 2 hereto, for reasons other than medical, the Insured may seek reimbursement of the incurred rehabilitation costs on the basis of invoices or receipts, broken down by individual stages of rehabilitation.
- If the planned cost of treatment or rehabilitation indicated in the rehabilitation plan exceed the sum insured agreed upon in the insurance contract, the Insured together with the Medical Partner shall take an individual decision regarding the method and scope of treatment or co-financing the primary rehabilitation plan by the Insured (above the sum insured).

§ 6

- Rehabilitation Insurance shall not cover:
 - costs of treatment and rehabilitation commenced prior to the conclusion of the insurance contract;
 - costs of consultancy, treatment, procedures or surgeries in the areas of aesthetic medicine, plastic surgery and cosmetics and their consequences;
 - costs of implant placement and implants;
 - treatment of congenital diseases and their consequences;
 - costs relating to treatment of the consequences of injuries, incurred by the Insured on his/her own account, including costs of medicines, except the situations referred to in § 5 sections 2 and 3.

2. ERGO Hestia shall not be liable for events resulting from:

- 1) medical errors;
- 2) the Insured being under the influence of psychotropic substances not prescribed by a physician or used contrary to the physician's or manufacturer's recommendations – unless it had no influence on the occurrence of loss.
- 3) services performed erroneously by the Medical Partner – liability for losses shall be borne by the Medical Partner.

Benefit

§ 7

1. Benefit Insurance covers a one-off cash benefit paid out to the Insured if it is not possible to carry out the rehabilitation referred to in § 4 within 3 months of the suffered injury (event) due to medical contraindications.
2. The impossibility to apply the specific type of rehabilitation towards the Insured shall be verified on the basis of a medical opinion of the Medical Partner.
3. The benefit shall be granted only where the Insured suffered – as a result of the event – an injury listed in the table in § 4 section 4.

Sport Assistance

§ 8

1. Sport Assistance Insurance covers the costs of the providing immediate Assistance services through the Emergency Centre. The benefits are provided within 4 hours from reporting of the event covered by the insurance by the Customer.
2. The occurrence of sudden illness or accident requiring immediate medical assistance within the territory of the Republic of Poland for the Insured or their relative residing together with them is the condition to make use of this service.
3. The scope of coverage and limits for each type of service within the insurance period are specified in the table below:

TYPE OF SERVICE	EVENT		BENEFIT LIMITS
	Sudden illness	Personal accident	
Physician's visit arranged 24 hours a day, 7 days a week	✓	✓	4 times
Nurse visit	✓	✓	4 times
Delivery of medications and small medical equipment	✓	✓	4 times
Vaccination	✓	✓	1 time
Medical transport	✓	✓	4 times
Psychological assistance	–	✓	2 times
Rehabilitation: a) visit of a physiotherapist or b) visit to a rehabilitation facility	–	✓	4 times
Rehabilitation equipment	–	✓	2 times
Care of children, elderly and dependants	✓	✓	4 times
Care of domestic animals	✓	✓	4 times

TYPE OF SERVICE	EVENT		BENEFIT LIMITS
	Sudden illness	Personal accident	
Delivery: of basic food products or personal belongings to the hospital	✓	✓	4 times
Transport of children to school, kindergarten, nursery school	✓	✓	4 times
Domestic help	✓	✓	4 times
Assistance in funeral arrangements	–	✓	1 time
Phone information about health care facilities and services	✓	✓	no limit
Notification of the family or the employer	✓	✓	no limit
Phone medical/hospital information	✓	✓	no limit
Medical assistant	✓	✓	no limit

✓ within the scope of insurance
 – outside the scope of insurance

4. Services in the Sport Assistance Insurance are performed in the territory of Poland and involve the following activities:

TYPE OF SERVICE	SCOPE OF SERVICE
Physician visit	Arrangement and coverage of costs of primary care physician's visit and arrival at the place of stay of the Insured or his/her relative – 24 hours a day, 7 days a week
Nurse visit	Arrangement and coverage of costs of nurse's visit and arrival at the place of stay of the Insured or his/her relative for the purpose of providing nurse care in accordance with the instructions of the physician of the Emergency Centre
Delivery of medications and small medical equipment	Arrangement and coverage of costs of delivery of medications, wound dressings or small medical equipment to the place of stay of the Insured, in accordance with the instructions of the physician of the Emergency Centre. The service is provided in the event that the Insured, according to the opinion of the physician of the Emergency Centre, is unable to leave his/her place of stay. The service shall not include the cost of purchase of the above-mentioned items
Vaccination	Arrangement and coverage of costs of a physician's or nurse's visit for the purpose of vaccination. The service shall not cover the cost of purchase of the vaccine
Medical transport	Arrangement and coverage of costs: a) of transport to or from a medical facility — in case of events which do not require emergency care intervention b) transport to a follow-up visit or from such visit to a place of stay — provided that the Insured was hospitalized and, in accordance with the written recommendations of the attending physician, should attend a follow-up visit at a medical facility and is not able to travel to the visit by means of public transportation or by their own car due to their health condition confirmed with medical records; c) transport in order to appear before the medical board; d) transport from the hospital to the place of stay; e) transport between medical facilities — the service is performed at the written recommendation of the attending physician upon consultation with the Emergency Centre and is carried out with the means of transport adapted to the health condition of the Insured;
Psychological assistance	Arrangement and coverage of costs of a visit to a psychologist. The benefit applies within 180 days after the date of the accident
Rehabilitation	Arrangement and coverage of costs of one of the following benefits, provided that the Insured, in accordance with the written recommendations of the attending physician, requires: a) a visit of a physiotherapist at the Insured's place of stay or b) a visit in the nearest rehabilitation facility
Rehabilitation equipment	Arrangement and coverage of costs of rental and transport to the place of stay of the Insured of rehabilitation equipment, if such was recommended by the attending physician or the physician of the Emergency Centre in writing, on the basis of medical records
Care of children Care of elderly and dependants	Arrangement and coverage of costs: a) of care at the Insured's place of stay or b) of transport of the person to be taken care of or of transport to the person to be taken care of (purchase of first-class train, bus or airline tickets, provided that the cost of such tickets is comparable to the cost of train or bus tickets), in the event of hospitalisation of the Insured who is the caretaker of a minor child, an elderly or dependent person

TYPE OF SERVICE	SCOPE OF SERVICE
Care of domestic animals	Arrangement and coverage of costs of care of domestic animals of the Insured at the place of stay of the animal, if the period of expected hospitalisation of the Insured is longer than 48 hours. After exhausting the liability limit determined in the table in section 3, ERGO Hestia shall arrange for and cover the costs of transport of the domestic animals to a specified person or to the nearest animal shelter indicated by the Insured
Delivery of basic food products	Arrangement and coverage of costs of delivery of basic food and sanitary products to the Insured or his/her relative who, according to the physician of the Emergency Centre, is unable to leave his/her place of stay. The service shall not cover the cost of purchase of the above-mentioned items
Delivery of personal belongings to the hospital	Arrangement and coverage of costs of delivery of basic necessities to the Insured or their relative who were taken into the hospital and are unable to seek assistance of their household members with respect to the above. The service shall not cover the cost of purchase of the above-mentioned items
Transport of children to school, kindergarten, nursery school	Arrangement and coverage of costs of transport of minor children of the Insured to and from school, kindergarten, nursery school
Domestic help	Arrangement and coverage of costs of domestic help services for the Insured or his/her relative, who cannot, in the opinion of a physician of Emergency Centre, perform domestic tasks
Assistance in funeral arrangements	In the event of death of the Insured or his/her relative, the arrangement, with the help of specialized service providers, of funeral-related services, including transportation of the body, the purchase and delivery of the coffin or urn, delivery of flowers or wreaths. The cost of the arranged services shall be borne by the Insured
Phone information about health care facilities and services	Information concerning the contact details, addresses and working hours of medical facilities (physicians, hospitals, clinics, medical cooperatives) operating on the territory of the Republic of Poland, which are suitable to the needs of the Insured and are recommended by the Emergency Centre
Notification of the family or the employer	Provision, at the Insured's request, of necessary information concerning the Insured's situation to the Insured's relatives or employer. The information can be provided by telephone, fax or e-mail
Phone medical/hospital information	Information: a) on what to bear in mind, when going to a hospital; b) on what to bear in mind, when leaving a hospital; c) on what preparations to a surgical procedure consist in; d) on examinations to be carried out with respect to the Insured or his/her relative during hospitalisation, along with information on what each examination consists in, what to pay attention to when visiting relatives in a hospital
Medical assistant	Arrangement of: a) the visit of primary care physician or paediatrician at the place of stay of the Insured; b) transport to or from a medical facility of between medical facilities; c) nurse care; d) assistance of a midwife or nurse in the care of a new-born child; e) rehabilitation; f) delivery of medications, wound dressings, rehabilitation equipment available without prescription to the place indicated by the Insured; g) psychological assistance; h) stay of a legal guardian at the hospital in the event of hospitalisation of a minor child; i) help and assistance of a person in the event of admission to and discharge from the hospital; j) visit to a specialist. The cost of the arranged services shall be borne by the Insured

5. ERGO Hestia shall not be liable in the situations indicated in § 9 and § 22

§ 9

1. Liability of ERGO Hestia under Sport Assistance Insurance is excluded, if the necessity of medical intervention or hospitalisation is related to:
 - 1) rehabilitation or disease under treatment, which has not been cured yet;
 - 2) sudden deterioration of health or complications arising during an ongoing treatment of diseases that require continuous treatment or medical care.
2. Sport Assistance Insurance shall not cover:
 - 1) medical transportation, if the cost of transportation can be covered by health insurance;

- 2) costs incurred by the Insured or another person entitled to the benefit individually, unless the service is not rendered within 4 hours, and provided that other arrangements have not been made between the Insured and the Emergency Centre.

Personal Accident Insurance

§ 10

1. Personal accident insurance covers the consequences of accidents suffered by the Insured all over the world. The scope of coverage is specified in the insurance contract according to the following options:

OPTIONS	I	II	III
Personal accident benefits			
Death	✓ 100% of the sum insured	✓ 100% of the sum insured	✓ 100% of the sum insured
Permanent disablement from 6% to 100%	✓ 1% of the sum insured for 1% of disablement	✓ 1% of the sum insured for 1% of disablement	✓ 1% of the sum insured for 1% of disablement
Costs of medical treatment	–	✓ up to PLN 10,000	✓ up to PLN 10,000
Daily hospital allowance	–	✓ Payment of PLN 120 for each day of stay at hospital (as a maximum 90 days for each stay)	✓ Payment of PLN 120 for each day of stay at hospital (as a maximum 90 days for each stay)
Total and permanent loss of capacity to practise a sport discipline which has been practised gainfully	–	–	✓ PLN 30,000
CPOP care	–	–	✓

✓ within the scope of insurance
– outside the scope of insurance

2. ERGO Hestia shall not be liable within the scope indicated in § 11 and § 22.
3. Treatment costs include the refund of documented costs, necessary from the medical points of view, incurred within the territory of the Republic of Poland, for which the compensation for permanent disablement was due to the Insured up to PLN 10,000. These costs comprise:
- 1) advice, physician's visits, tests, outpatient procedures and surgeries, stay at a healthcare facility;
 - 2) transport by public means (excluding aviation) or specialized transport if its use is necessary for medical reasons;
 - 3) essential medicines, dressings;
 - 4) rehabilitation in specialized medical facilities and rehabilitation wards in hospitals;
 - 5) aids, prostheses, rehabilitation equipment, wheelchairs, orthopaedic items and costs of dental reconstruction of permanent teeth, implants and implant placement;
 - 6) vocational training for the disabled.
4. In the case when as a consequence of an accident the Insured became totally and permanently incapable to practise a sport discipline which they have practised gainfully, ERGO Hestia, at a request of the aggrieved party, shall arrange and cover the costs of services of CPOP Care, involving the activities for the benefit of the aggrieved party aimed at social and professional activation (among others, by psychological and therapeutic support, individual vocational counselling and retraining) under the individual assistance plan.

§ 11

1. Personal Accident Insurance shall not cover the consequences of accidents suffered by the Insured as a result of:
 - 1) committing or an attempt to commit an offence, stated by legally binding court decision;
 - 2) self-inflicted injury or suicide,
 - 3) alcoholic disease or other mental and behavioural disturbances resulting from the use of psychoactive agents;
 - 4) driving without a required license, if it affected the occurrence of loss;
 - 5) bodily injury or loss of bodily function by the Insured due to treatment, regardless of who performed the treatment, unless the treatment was directly associated with a personal accident;
 - 6) the Insured being under the influence of psychotropic substances not prescribed by a physician or used contrary to the physician's or manufacturer's recommendations – unless it had no influence on the occurrence of loss;
 - 7) the fact that the Insured was intoxicated, under the influence of alcohol, drugs or other intoxicants.
2. Moreover, the insurance shall not cover:
 - 1) damage to intervertebral discs and its consequences;
 - 2) poisoning of gastrointestinal tract;
 - 3) results of accidents arising out of or in connection with any illness, if it had an influence on the occurrence of loss;
 - 4) the Insured's participation in competitions of any motor vehicles, including any type of test drives;
 - 5) infections, unless the Insured was infected with a micro-organism as a result of injuries suffered in a personal accident covered by the scope of Personal Accident Insurance.
3. ERGO Hestia shall not be liable:
 - 1) with regard to the benefit for permanent disablement equal to 5% or lower:
 - 2) if there were medical contraindications to practising any sport discipline by the Insured;
 - 3) if before concluding the insurance contract there was a need to carry out a surgical procedure or to undergo hospital treatment, due to a previously suffered injury, about which the Insured was informed by the physician;
 - 4) in the case of the Insured's failure to comply with recommendations of the physician responsible for treatment in Poland, the country of residence or recommendations of the Emergency Centre;
 - 5) in the case of death or disablement being the consequence of improper treatment or improperly performed surgical procedures, with the exception of the treatment or the procedures that were the consequence of an accident covered by insurance.
4. In the case of daily hospital allowance, the stay of the Insured in the rehabilitation facilities and health care establishments, the primary purpose of which is care or health resort or rehabilitation treatment, also in specialist mental health hospitals, shall not be regarded as stay at a hospital.

Third-party liability

§ 12

1. Third-Party Liability Insurance covers the third-party liability of the Insured:
 - 1) for losses or damage to property or personal injuries caused to third parties in connection with private life activities;
 - 2) in Option III also for losses or damage to property or personal injuries caused to third parties in connection with practising the profession of a sports instructor, being the consequence of events that took place during the insurance period.
2. The insurance contract covers losses and damage to property or personal injuries occurring as a result of an accident which took place in the insurance period, regardless of the time of the claim being reported by the third party, save that all losses from the same accident or being the result of the same cause shall be deemed as one accident regardless of the number of aggrieved parties, and it shall be assumed that they occurred upon the occurrence of the first loss.
3. The scope of coverage is specified in the insurance contract according to the following options:

OPTIONS	I	II	III
Persons covered by insurance			
The Insured	✓	✓	✓
Minor children of the Insured	✓	✓	✓
Scope of insurance			
Losses or damage to property or personal injuries caused in relation to the use or possession of house or apartment (including rented house and apartment)	✓	✓	✓
Losses or damage to property or personal injuries resulting from flooding not attributable to the Insured	✓	✓	✓
Losses or damage to property or personal injuries caused in relation to the possession and use of property, including the property used by the persons covered by insurance under rental, tenancy, loan, lease agreement or other related legal relationship	✓	✓	✓
Losses or damage to property or personal injuries caused in relation to care of minor children	✓	✓	✓
Losses or damage to property or personal injuries resulting from practising recreational sports, using sailing equipment	✓	✓	✓
Losses or damage to property or personal injuries occurring in relation to possession of domestic animals (also being under the care of the Insured)	✓	✓	✓
Other losses or damage to property or personal injuries caused to third parties in connection with private life activities	✓	✓	✓
Phone Legal Assistant An additional service provide outside of the policy limit for individual options of the Third-Party Liability Insurance, which covers the provision of phone legal advice to the Insured (a maximum of 6 times during the insurance period) as regards the following legal problems: a) asserting claims for damages due to a damage to property caused by a tort; b) asserting claims for damages due to a personal injury caused by a tort; c) a suspicion of committing an offence or presenting a charge of its committing in connection with the occurred loss or damage to property or personal injury; d) a suspicion of committing a minor offence or presenting a charge of its committing in connection with the occurred loss or damage to property or personal injury. As regards the above-mentioned legal problems, apart from phone legal advice provided at the request of the Insured, the following is available: 1/ model contracts and letters commonly used in relations with consumers (as a maximum 4 times during the insurance period); 2/ the existing and previous Polish legal acts (as a maximum 4 times during the insurance period). Services are provided up to PLN 2,000			
	–	✓	✓

OPTIONS	I	II	III
Third-party liability insurance of the instructor exercise of professional activities of the sports instructor i.e. action or omission connected with exercise of professional activities of the instructor confirmed by certificates of completion of relevant courses, issued by competent organisations and offices, provided that such activities are exercised as part of professional activities of the instructor (limit of liability PLN 100,000 within the policy limit)	–	–	✓
Territorial scope	Worldwide	Worldwide	Worldwide

✓ within the scope of insurance
 – outside the scope of insurance

4. ERGO Hestia shall not be liable within the scope indicated in § 13 and § 22.
5. If the employer of the Insured (sports instructor) is obliged to redress a loss, the scope of liability of ERGO Hestia shall be limited to the amount of recourse claims the employer may have towards the employee. The persons remaining under the employment relationship with each other or bound by the civil-law agreement in connection with the Insured's practising of the profession of a sports instructor shall be deemed the employee and the employer.
6. ERGO Hestia shall also cover, within the policy limit, the necessary costs of:
 - 1) fee of the appraiser appointed upon a written consent of ERGO Hestia to determine the circumstances of the accident, causes and extent of loss, up to 20% of the policy limit as a maximum;
 - 2) necessary actions taken by the Insured after an accident in order to reduce the extent of loss.

§ 13

1. Third-Party Liability Insurance shall not cover losses or damages:
 - 1) for which the Insured is responsible, as he/she has contractually assumed liability of a third party, or expanded the scope of his/her liability under generally applicable provisions of law;
 - 2) caused to relatives of the persons covered by insurance;
 - 3) involving the occurrence of pure financial losses;
 - 4) occurring in monetary values, documents, manuscripts, plans, archives, stamp collections, coin collections, antiques, works of art and collections;
 - 5) resulting from the possession or use of any motor vehicles, aircraft except drones with a maximum take-off weight up to 5 kg, vessels or flying equipment, except gliders, paragliders, powered gliders and powered paragliders;
 - 6) covered by obligatory third-party liability insurance policies which are required of the Insured;
 - 7) in any vessels, with the exceptions of boards for all types of surfing, canoes, paddle boats and rowing boats;
 - 8) resulting from the provided guaranty or warranty for defects and non-compliance of the goods with the contract;
 - 9) occurring as a result of slow impact of pollutants;
 - 10) resulting from claims for performance or proper performance of an obligation, claims for reimbursement of costs incurred for performance or proper performance of an obligation, claims and costs attributable to substitute performance of an obligation.
2. Additionally, in Option III of the Third-Party Liability Insurance the coverage shall not include third-party liability for losses caused by the Insured who has been deprived of the right to practise a profession or execute professional activities, or whose right to practise a profession has been suspended.
3. Insurance shall not cover fines as well as contractual, administrative or legal penalties and other financial penalties.

Luggage

§ 14

1. The Luggage Insurance covers loss, damage to or destruction of luggage all over the world, in the circumstances and scope of events described in table in section 2.
2. The circumstances covered by insurance and the causes of events are specified in the table below:

CIRCUMSTANCES COVERED	EVENTS COVERED BY INSURANCE
Direct care of the Insured	a) robbery
Loss of possibility to take direct care by the Insured or the accompanying person as a result of accident or sudden illness	a) theft; b) losing; c) damage
Entrusting to a professional carrier on the basis of appropriate freight documents	a) losing; b) burglary
Handing over against receipt to the left luggage office	
Leaving: a) in premises locked with a multi-tumbler lock or multipoint lock, or electronic lock, in the place of accommodation of the Insured (excluding tents); b) in a locked boot of a motor vehicle or locked trailer or cabin on a vessel, provided that it was not visible from the outside	a) burglary; b) fortuitous events
Transporting: a) in a motor vehicle; b) on racks or in external cargo carriers, including pick-up truck load beds, if they were locked according to their construction at the moment of loss, including damage to external cargo carriers	a) collision of vehicles; b) damage caused by the sudden pressure of mechanical force at the time of contact of the vehicle with people, animals or objects outside the vehicle; c) sudden influence of thermal or chemical agent from the outside of the vehicle; d) fortuitous events

3. ERGO Hestia shall not be liable within the scope indicated in § 15 and § 22.
4. The scope of additional coverage is specified in the insurance contract according to the following options:

OPTIONS	I	II	III
Delayed luggage delivery	–	✓ up to PLN 500	✓ up to PLN 500
Help in case of loss of means of payment	–	✓	✓
Help in case of loss of documents	–	✓	✓
Sending necessary personal effects	–	✓	✓

- ✓ within the scope of insurance
– outside the scope of insurance

Additionally, the Emergency Centre arranges assistance in case of the following events:

TYPE OF SERVICE	SCOPE OF SERVICE
Delayed luggage delivery	In the case of a documented delay in delivery of luggage exceeding 5 hours, attributable to the licensed carrier, to the place of stay of the Insured coverage of the costs of expenses incurred for the purchase of essentials (hygiene products, clothes, shoes) required for travelling in a given geographical latitude
Loss of means of payment	In the case of loss, damage to or destruction of means of payment held by the Insured during travel, assistance shall be arranged in contacting the Insured's Bank or relatives, who may provide the Insured with means of payment for further travel
Loss of documents	In the case of loss, damage to or destruction of documents held by the Insured and required for travelling the Emergency Centre shall provide information about steps to be taken to receive replacement documents
Sending necessary personal effects	Arrangement and coverage of the costs of sending the personal effects required in order to continue the foreign travel by the Insured, lost, damaged or destroyed due to reasons mentioned in section 2

§ 15

1. The Luggage Insurance shall not cover:
 - 1) losses consisting only in damage to or destruction of luggage containers, except for losses in external cargo carriers;
 - 2) any damage or destruction being a consequence of events caused by a relative of the Insured.
2. ERGO Hestia shall not be held liable for losses caused as a result of robbery the occurrence of which was not immediately reported by the Insured to the police in the country where the event occurred, or to the carrier, unless for reasons beyond the control of the Insured it was impossible to fulfil this obligation; in such a case, the Insured is obliged to report the event immediately after the termination of the obstacles preventing it.
3. The insurance shall not cover:
 - 1) monetary values and cash;
 - 2) antiques, works of art, collections;
 - 3) jewellery;
 - 4) medications;
 - 5) property acquired for resale;
 - 6) property used for the purposes of commercial, service or production activity, apart from property purchased by the Insured who is a sole trader, and property lent to the Insured by their employer;
 - 7) goods and items the number or range of which indicate their commercial designation;
 - 8) sports equipment.
4. Delay in delivery of luggage in the territory of Poland shall not be covered by insurance.

Sports equipment

§ 16

1. The Sports Equipment Insurance shall cover loss, damage to or destruction of sports equipment all over the world, in the circumstances and scope of events described in § 14 section 2.
2. ERGO Hestia shall also cover the costs of renting sports equipment for a period not longer than 7 days. The costs shall be covered on the basis of receipts, up to the amount of PLN 500, if:
 - 1) the Insured loses sports equipment or it is damaged to the extent making it impossible to use the equipment, in the circumstances and scope of events described in § 14 section 2;
 - 2) if the delivery of sports equipment to the place of destination was delayed by at least 24 hours by a professional carrier to whom the equipment was entrusted under a relevant freight document.
3. ERGO Hestia shall not be liable within the scope indicated in § 17 and § 22.

§ 17

The Sports Equipment Insurance shall not cover losses:

- 1) caused by using equipment not in accordance with its intended purpose, indicated in the operating manual for this equipment issued by the manufacturer;
- 2) consisting in the loss of the value or aesthetic values of the equipment, which do not prevent the possibility of further use of the equipment in accordance with its intended purpose indicated in the operating manual for this equipment issued by the manufacturer;
- 3) in the sports equipment rented, borrowed by the Insured or entrusted thereto.

Travel

§ 18

1. Travel Insurance covers the first 40 days of each travel of the Insured, commenced during the insurance period. The coverage lasts no longer than until the end of the term of the insurance contract.
2. The condition for payment of benefits is documenting the date on which the Insured crossed the borders of Poland or the country of residence.
3. Travel Assistance Insurance covers the arrangement of immediate assistance and coverage of the necessary costs of its provision through the Emergency Centre in case of sudden illness or accident during travel.
4. Travel Insurance covers services required to restore the Insured's health to a condition enabling their return or transport to Poland or to the country of permanent residence, or enabling them to continue the scheduled travel.

5. The types, scope and limits for service within the insurance period are specified in the table below:

TYPE OF SERVICE	SCOPE OF SERVICE
Costs of medical treatment	a) hospital and outpatient treatment; b) examinations, surgeries and outpatient procedures; c) dental treatment (up to PLN 2,000); d) medical consultations and physician's visits; e) costs of medications and wound dressings prescribed by the physician; f) travel of a physician from the nearest medical facility to the Insured's place of accommodation, if necessary due to the Insured's health condition
Care	a) contact with a relative – providing information; b) sending necessary personal effects; c) the Insured's stay in a hotel inclusive of meals, during the insurance period; d) transport and stay of one accompanying person, if the Insured's health condition confirmed by medical documentation requires his/her presence; e) care of minor children or dependants left without care of an adult during a travel or at the place of residence in Poland, or during a different travel; f) care of domestic animals accompanying the Insured during travel and left without care of an adult
Transport	a) medical transport (with the means of transport adapted to the Insured's health condition); b) return transport of the Insured or his/her minor children or dependants left without care of an adult to Poland or to the country of residence; c) transport of the body of the Insured to Poland or to the country of residence
Mountain and maritime rescue	a) search carried out by specialist rescue service; b) on-site medical assistance; c) transport, also by air or sea, from the place of accident to the nearest medical facility
Trip interruption	Return of the Insured to Poland, country of residence or the travel destination in the case of: a) sudden illness or accident the consequences of which pose a threat to the life of a relative of the Insured, requiring the presence of and constant care provided by the Insured; b) death of a relative. The service covers the costs of the change of the flight booking, costs of return journey to Poland or to the country of residence, if the cost of return transport has been guaranteed in the travel participation agreement or ticket booking, where the return transport could not be effected by a planned means of transport, after their approval by the Emergency Centre. The cost limit is PLN 1,000
Substitute on a business trip	Travel of an employee delegated by the Insured to replace the Insured during a business trip (purchase of train, bus or airline tickets, if travel by train or bus lasts longer than 12 hours)
Loss of documents	In the case of loss, damage to or destruction of documents held by the Insured and required for travelling the Emergency Centre shall provide information about steps to be taken to receive replacement documents
Helpline	Phone information – through daily phone information service of the Emergency Centre on: a) health requirements and sanitary recommendations concerning the country which is the destination of the Insured; b) recommended or obligatory vaccinations; c) time of waiting for the results of examinations in public and private health care facilities; d) preparations for the recommended examinations; e) contraindications for travel or undertaking work

6. ERGO Hestia shall not be liable within the scope indicated in § 20 and § 22.

§ 19

1. In Travel Insurance ERGO Hestia shall cover the documented costs of treatment and immediate assistance:
 - 1) incurred during travel and previously approved by the Emergency Centre, except the total costs not exceeding PLN 2,000 (gross), which do not require approval or were incurred in the event of imminent danger to the Insured's life;
 - 2) relating to examinations and outpatient treatment, medicine (exclusive of vitamins, supporting substances, nutrients, beauty ointments and creams), orthopaedic and auxiliary products, infusion fluids and wound dressings prescribed by the attending physician and approved by the physician of the Emergency Centre;
 - 3) during hospital stay, i.e. treatment, procedures and surgeries, which due to the health condition of the Insured could not have been postponed until the return to Poland or to the country of residence.

The Emergency Centre shall choose the hospital, which is the most suitable on account of the Insured's health condition, arrange for the transport to the hospital by suitable means of transport, inform the hospital about the payment terms and remain in constant contact with the hospital;

- 4) for the purpose of repair or purchase of glasses, and repair of prosthesis immediately after the accident, in case when damage is directly related to the event.
2. The Emergency Centre shall decide about the advisability, date, manner and feasibility of transporting the Insured having consulted the physician who treated the Insured abroad. If the Insured does not consent to transport regarded as acceptable by the Emergency Centre and the attending physician for the purpose of continuing the treatment in Poland, ERGO Hestia shall reimburse the costs of services and benefits, subject to section 5.
3. Services are arranged by the Emergency Centre, which selects the means of transport, accommodation and other services taking into consideration their cost, time and availability.
4. If the Emergency Centre could not arrange a service covered by the insurance for the Insured, ERGO Hestia shall reimburse the costs actually incurred by the Insured, subject to limits set for particular services.
5. If the Insured fails to agree the costs of services and benefits with the Emergency Centre, he/she shall receive the refund in the amount equal to the costs that ERGO Hestia would have incurred for arranging such services and benefits through the Emergency Centre. ERGO Hestia may also verify whether the performance of a medical service and the costs incurred for such a service were consistent with the scope of insurance and required from the medical point of view.
6. Travel Insurance also covers the arrangement of immediate assistance and coverage of the necessary costs of its provision through the Emergency Centre in case of an accident when practising sports, in accordance with Appendix No 1 hereto, during travel.

§ 20

1. Travel Insurance shall not cover costs of treatment and services incurred as a result of:
 - 1) self-inflicted injury or suicide,
 - 2) the Insured's driving without a licence required under the provisions of laws of the state where the event occurred, if it had an impact on the occurrence of loss;
 - 3) AIDS or HIV infection;
 - 4) childbirth, unless it occurred before the 32nd week of pregnancy;
 - 5) chronic disease;
 - 6) working in high-risk or hazardous professions;
 - 7) termination of pregnancy, unless the pregnancy was terminated to rescue life or health of the Insured and it is permitted under the laws of the state where the procedure is performed;
 - 8) the Insured's participation in competitions of any motor vehicles, including any type of test drives;
 - 9) the Insured being under the influence of psychotropic substances not prescribed by a physician or used contrary to the physician's recommendations, unless it had no influence on the occurrence of loss.
 - 10) failure to comply with recommendations of a physician responsible for treatment in Poland, the country of residence or during travel, or of the Emergency Centre;
 - 11) treatment carried out by a physician who is a family member of the Insured;
 - 12) vaccination, as well as dental treatment, any type of diagnostics and treatment not required as part of immediate, necessary medical assistance;
 - 13) committing or an attempt to commit an offence by the Insured.

2. Moreover ERGO Hestia shall not be liable:

- 1) if there were medical contraindications on account of the health condition of the Insured to travel abroad or if before the travel there was a need to carry out a surgical procedure or to undergo hospital treatment, about which the Insured was informed by a physician;
- 2) if the reason for the travel was the treatment or continuation of treatment started before the travel.

Passes and Courses

§ 21

1. In the Passes and Courses Insurance ERGO Hestia shall reimburse the costs of unused pass or costs of sports instruction for the period equal to the number of full unused days, based on receipts or passes issued in the name of the Insured.
2. ERGO Hestia shall cover the costs of previously purchased passes or courses, if the Insured lost the possibility of using them as a result of an accident or sudden illness.

General exclusions

§ 22

1. ERGO Hestia shall not be liable for injury, loss or damage:
 - 1) for losses caused intentionally by the Insured or a person with whom the Insured lives in the same household;
 - 2) for losses caused by the Insured due to gross negligence, unless the payment of compensation is fair and equitable in these circumstances;
 - 3) resulting from acts of war, martial law, state of emergency, riot, civil commotion, civil unrest, strikes and lockouts, as well as acts of terrorism and sabotage, as well as confiscation, nationalisation, requisition or detention of property by the authorities;
 - 4) resulting from nuclear or radioactive contamination, laser and maser rays and magnetic and electromagnetic fields, ionization radiation, influence of biological and chemical weapons, and resulting from chemical or biological contamination;
 - 5) occurring as a result of landslides, subsidence, earthquakes, falling trees or masts – as a result of human activities;
 - 6) occurring as a result of systematic (i.e. regular and repetitive) influence of noise, vibration, smoke, temperature, water or weather conditions;
 - 7) to property, into possession of which the Insured or their relatives came as a result of an offence;
 - 8) caused by the Insured as a result of committing or an attempt to commit an offence, stated by a legally binding court decision;
 - 9) caused by the Insured under the influence of alcohol or while intoxicated, under the influence of drugs or other intoxicants or medication with a similar effect, unless the Insured's condition had no influence on the loss;
 - 10) being a consequence of losses occurring as a result of working in hazardous professions;
 - 11) being the consequence of losses caused by or occurring during practising sport disciplines not listed in Appendix No 1 hereto;
 - 12) being the consequence of losses caused by or occurring during practising, gainfully or professionally, extreme sport disciplines (listed in Appendix No 1 hereto).
2. The exclusions mentioned in section 1 items 1), 2), 5) shall not apply to the Personal Accident Insurance.

3. The exclusion of losses caused due to gross negligence and referred to in section 1 items 5) and 6) shall not apply to the Third-Party Liability Insurance.
4. If the scope of insurance has not been extended against payment of an additional premium, ERGO Hestia shall not be liable for losses resulting from:
 - 1) practising sport disciplines: risky or extreme;
 - 2) practising, gainfully or professionally, recreational or risky sport disciplines.

III. Sums insured and policy limits

§ 23

1. The sum insured or the policy limit for each type of insurance shall be selected by the Customer from among the available options. These sums constitute an upper limit of liability of ERGO Hestia for all events which will occur in the insurance period for individual types of insurance (in Third-Party Liability Insurance for all accidents which will occur in the insurance period and in relation to all aggrieved parties).
2. The sum insured or the policy limit shall be reduced by the amount of compensation paid and the equivalent of the costs of services provided by ERGO Hestia. After exhausting the sum insured or the policy limit, the insurance contract with regard to each type of insurance shall be terminated as at the date of exhausting the sum insured or the policy limit, as appropriate.
3. With the consent of ERGO Hestia, the Customer may supplement the sum insured or the policy limit by completing a new insurance application and paying an additional premium.

§ 24

The applicable sums insured and policy limits in ERGO Sport are specified in the table below:

TYPE OF INSURANCE	SUM INSURED/POLICY LIMIT		
	OPTION I	OPTION II	OPTION III
 Rehabilitation Insurance	PLN 10,000	PLN 30,000	PLN 50,000
 Benefit Insurance	PLN 5,000	PLN 10,000	PLN 20,000
 Sport Assistance Insurance	PLN 5,000	PLN 10,000	PLN 15,000
 Personal Accident Insurance	PLN 50,000	PLN 100,000	PLN 200,000
 Third-party liability insurance	PLN 100,000	PLN 500,000	PLN 1,000,000
Additional insurance			
 Sports equipment	PLN 10,000 or PLN 25,000		
 Travel Insurance	PLN 100,000		
 Passes and Courses Insurance	PLN 1,000		
 Luggage Insurance	PLN 5,000		

IV. Obligations of the Customer/the Insured

§ 25

1. The obligations of the Insured comprise:
 - 1) providing ERGO Hestia with the documents necessary for consideration of a request for payment of compensation, listed by ERGO Hestia in the notification or notifying ERGO Hestia immediately about inability to provide such documents;
 - 2) immediately informing the Police about every event which could occur as a result of a an offence or minor offence and submitting a request regarding the prosecution of persons responsible for the loss, if possible;
 - 3) adherence to ERGO Hestia recommendations and providing information and authorizations to the extent necessary for proper claim adjustment.
2. Furthermore, in the Third-Party Liability Insurance the obligations of the Insured comprise:
 - 1) immediately informing the building administrator about any event of flooding of the apartment;
 - 2) leaving the site where the event occurred untouched until arrival of an ERGO Hestia representative at the scene, unless a change is necessary to safeguard the remainder property or to decrease the extent of loss; ERGO Hestia may not refer to this provision if, for reasons attributable to it, it did not start the claim adjustment process within 7 days upon receipt of the notification about the event.
3. If criminal proceedings were initiated against the person who caused the event, or if the aggrieved party pursues claims for compensation in court, the Insured is obliged to notify ERGO Hestia immediately.
4. In the event that the insurance contract is concluded on behalf of someone else, the Customer undertakes to provide the General Terms and Conditions of Insurance to the Insured. If the Insured consents to pay for a premium, the Customer shall provide the Insured with the General Terms and Conditions of Insurance prior to obtaining their consent. The Insured shall confirm the receipt of General Terms and Conditions of Insurance in writing. The Customer shall provide the document comprising such confirmation to ERGO Hestia.

Rehabilitation and Personal Accident Insurance

§ 26

1. In the Rehabilitation Insurance and Personal Accident Insurance, if the event occurs, the Insured is also required to:
 - 1) undergo treatment and follow recommendations to mitigate the effects of the accident;
 - 2) make available the list of medical facilities whose services the Insured used during the last 24 months before concluding the insurance contract;
 - 3) release the physicians, public and private health care establishments and Social Insurance Institution (ZUS), to the extent necessary to investigate the claim, from the confidentiality obligation and agree to provide ERGO Hestia with the documentation of treatment;
 - 4) undergo examination carried out by physicians, medical consultants or undergo possible clinical monitoring.
2. If in the Rehabilitation Insurance the Insured incurred expenses for rehabilitation costs, the Insured shall provide ERGO Hestia with documents to support the review of the request for the reimbursement of the costs, including:
 - 1) medical diagnoses and other documents indicating reasons and the extent of medical rehabilitation provided;
 - 2) invoices or receipts.

Luggage and Sports Equipment

§ 27

Moreover, in the Luggage Insurance and in the Sports Equipment Insurance the Insured is obliged to:

- 1) immediately report to the police unit in the country where the event occurred any damage caused as a result of an offence or a minor offence by submitting a list of lost or damaged items with their values, and to obtain a written confirmation of reporting the loss or damage;
- 2) immediately report any loss or damage to luggage or sports equipment entrusted for carriage or storage to a relevant carrier, storage service or other entities responsible for the entrusted luggage or sports equipment and obtain a written confirmation of reporting the damage;
- 3) in the case of a luggage delay, report this fact to the carrier and obtain a document from him confirming the delay and the time of delivery by the carrier of the luggage to the destination or the place of residence of the Insured.

§ 28

if the Insured, due to wilful misconduct or gross negligence, fails to meet obligations specified in § 25 sections 1 and 2, § 26–27, ERGO Hestia shall refuse to pay full or partial compensation for the resulting loss provided that such failure had a bearing on the occurrence or extent of loss, determination of causes of event, its circumstances and the amount of compensation and it has a causal relationship with the resulting loss.

§ 29

1. The Insured is obliged to secure the possibility to assert claims for damages against persons responsible for the loss.
2. If the Insured waives all or part of their rights against the person who caused the loss without the consent of ERGO Hestia, ERGO Hestia may refuse to pay compensation in whole or in the part subject to the waiver, and if the compensation was already paid, it may seek reimbursement of the amount corresponding to the whole or the part with respect to which the Insured has waived those rights, as appropriate.

V. Loss report and determination of the extent and amount of loss

§ 30

1. The Insured is obliged to notify ERGO Hestia about the event or accident immediately after it occurred or upon learning about it.
2. Notification may be made:
 - 1) by using the individual account at: ihestia.ergohestia.pl; or
 - 2) through an online form available at: www.ergohestia; or
 - 3) through the ERGO Hestia representative; or
 - 4) by calling: 801 114 114 or 58 558 7 000.
3. For the Travel Insurance, notification may be made by calling: +48 58 550 7 012 or by e-mail to: podroze@ergohestia.pl. Additionally, for costs exceeding PLN 2,000 the Insured is obliged to obtain a prior approval of the Emergency Centre.
4. In the case of intentional breach or gross negligence in relation to the obligation of immediate notification referred to in section 1, ERGO Hestia may reduce the compensation or benefit by the relevant

amount, only if the breach contributed to increasing the extent of loss or prevented ERGO Hestia from determining the circumstances and consequences of the event.

§ 31

1. ERGO Hestia shall pay the compensation following the approval of the claim submitted by the beneficiary under the insurance contract and pursuant to its own findings of facts concerning the event, the legitimacy of the claims and the amount of compensation or benefit to be granted, the settlement reached with the eligible person or the valid decision of the court, within 30 days following the date when it was notified of the accident.
2. If it is impossible to clarify the circumstances necessary to establish liability of ERGO Hestia or the amount of compensation or benefit within the period indicated in section 1, the compensation and benefit should be paid within 14 days from the date when these circumstances may be clarified with due diligence. ERGO Hestia pays the indisputable part of compensation or benefit within 30 days.
3. The compensation paid by ERGO Hestia may not be higher than the loss incurred.

§ 32

If the amount of the claim has been denominated in a foreign currency, and the compensation or benefit has to be paid in the Polish currency, the nominal value of the foreign currency shall be translated into PLN based on table A or table B of the average foreign exchange rate announced by the National Bank of Poland, applicable as at the date of loss event.

Rehabilitation and Personal Accident Insurance

§ 33

1. In the Personal Accident Insurance ERGO Hestia shall pay the benefit for death, only if it occurred within a year from the date of accident.
2. The determination of causal relationship between the accident and the loss, and the type and degree of permanent disablement shall be done based on proofs and medical documentation gathered by ERGO Hestia.
3. In the case of loss of or damage to an organ or system the functions of which were damaged before the accident, the permanent disablement degree shall be determined as the difference between a degree of disablement before and after the accident.
4. If the Insured suffers several disablements, ERGO Hestia pays out the benefits for all disablements covered by insurance up to the amount of the sum insured.
5. ERGO Hestia asks for the opinion of medical consultants so as to determine the degree of permanent disablement.
6. Medical treatment and rehabilitation expenses are paid to the Insured or another person who incurred the expenses:
 - 1) against receipts or invoices;
 - 2) in the amount which has not been and shall not be covered by general health and social insurance.
7. ERGO Hestia shall pay benefits due to total and permanent loss of capacity to gainfully practise sports, as a result of accident, if on the date of concluding the insurance contract and for 6 consecutive months immediately before its conclusion the Insured was practising sports gainfully, which shall be documented by the Insured.
8. Assessment of the total and permanent loss of capacity to practise sports shall be done by ERGO Hestia in cooperation with the physicians and medical consultants recommended by it, on the basis of collected evidence and medical records, after at least 12 months from the occurrence of the incapacity.

9. The total and permanent loss of capacity to practise the sport discipline which was practised gainfully shall mean the Insured's inability to practise in future the sport discipline for which he/she received remuneration, which shall be confirmed by the Insured with supporting documents proving that he/she practised that discipline gainfully during 6 months prior to the event.
10. If the Insured performed a number of sport disciplines which meet the criteria referred to in section 7, in order to be covered by liability due to total and permanent loss of capacity to practise the sport discipline which was practised gainfully, it is necessary to select one sport discipline in respect of which ERGO Hestia shall pay the benefit.
11. ERGO Hestia shall reimburse the Insured for the documented costs of additional medical examinations ordered by ERGO Hestia to verify the legitimacy of the claims of the Insured.

§ 34

1. The benefits shall be paid to the Insured, subject to section 2.
2. The benefit for death of the Insured shall be paid to the beneficiary, unless such a person intentionally contributed to the death of the Insured.
3. If by the time of death of the Insured, the Insured failed to designate the person entitled to receive the benefit, the benefit shall be granted to family members of the deceased in the following order:
 - 1) to the spouse — in full;
 - 2) children — in equal parts;
 - 3) parents — in equal parts;
 - 4) other heirs of the deceased — in equal parts.

Luggage and Sports Equipment

§ 35

In the Luggage Insurance and the Sports Equipment Insurance the amount of compensation is determined taking into account the arithmetic means of prices applicable in the territory of Poland as at the date of the occurrence of loss for:

- 1) loss of luggage or sports equipment — as per the costs of purchase or production of a new item of the same or comparable kind, the same or comparable brand, type and class;
- 2) damage to luggage or sports equipment — as per the costs of repair or if the repair is impossible, as per the costs of purchase or production of a new item of the same or comparable kind, the same or comparable brand, type and class.

VI. Insurance premium

§ 36

1. The amount of the premium shall be determined by ERGO Hestia on the basis of the tariff in force on the date of conclusion of the insurance contract.
2. The amount of the premium depends on:
 - 1) the risk level assessment with the requested scope of insurance;
 - 2) the insurance period and option;
 - 3) age of the Insured;
 - 4) selected extension of coverage.
3. The dates of payment of subsequent premium instalments and their amounts are determined in the insurance contract.

§ 37

1. If premiums are paid in instalments, failure to pay a subsequent instalment within the specified deadline may lead to cessation of ERGO Hestia's liability only when ERGO Hestia sends to the Customer, after the lapse of that deadline, a call for payment of the premium in the specified amount, warning that failure to pay the amount within 7 days from the date of receipt of the call shall result in cessation of liability.
2. If payment is made via bank transfer or postal order, the payment date is the date when the payment was ordered in the bank or at the post office, provided that, when paying via a bank transfer, there were enough funds on the Customer's account; otherwise the payment date is the date when the ERGO Hestia bank account is credited with the respective amount.

VII. Termination of the contract

§ 38

1. If the insurance contract was concluded for A period exceeding 6 months, the Customer has the right to withdraw from the contract within 7 days of its conclusion; however, if the Customer is a consumer, this time limit shall be 30 days. If ERGO Hestia fails to inform the Customer being a consumer about their right to withdraw from the insurance contract on the date of its conclusion at the latest, the 30-day period shall start on the date when the Customer being a consumer learns about this right.
2. A consumer who concluded an insurance contract by remote means may withdraw from the contract within 30 days from the date of notification about concluding the insurance contract or the date of confirming the information referred to in Article 39 section 1 of the Act of 30 May 2014 on Consumer Rights, whichever date is later. The time limit is considered observed, if the declaration of withdrawal is sent before the lapse thereof.
3. Such a withdrawal does not release the Customer from the payment of premium for the period of being provided with insurance coverage by ERGO Hestia.
4. The Customer may file the withdrawal notice:
 - 1) by using the individual account at: ihestia.ergohestia.pl; or
 - 2) through an online form available at: www.ergohestia.pl; or
 - 3) through the ERGO Hestia representative; or
 - 4) by calling: 801 114 114 or 58 558 7 000; or

- 5) in writing — to the address of the registered office of Sopockie Towarzystwo Ubezpieczeń ERGO Hestia SA, ul. Hestii 1, 81-731 Sopot;

VIII. Final provisions

§ 39

5. The insurance contract may be concluded in a nominative form, understood as an insurance contract for a least one insured person, within the scope of which each person may have a different coverage.
6. On account of the coverage period there are two types of insurance contracts:
 - 1) short-term;
 - 2) annual (twelve months).

§ 40

1. The insurance contract may be concluded in a group form comprising a minimum of 8 persons, where all insured persons are covered by the same insurance scope.
2. On account of the coverage period there are two types of group insurance contracts:
 - 1) short-term;
 - 2) annual (twelve months).

§ 41

1. The Customer, the Insured or the beneficiary under the insurance contract who is an individual may raise objections as to the services provided by ERGO Hestia (a complaint):
 - 1) through the individual account at: ihestia.ergohestia.pl;
 - 2) through an online form available at: www.ergohestia.pl;
 - 3) by calling: 801 114 114 or 58 558 7 000;
 - 4) in writing — to the address of the registered office of Sopockie Towarzystwo Ubezpieczeń ERGO Hestia SA, ul. Hestii 1, 81-731 Sopot;
 - 5) verbally or in writing — during a visit at a business unit of Sopockie Towarzystwo Ubezpieczeń ERGO Hestia SA.
2. Complaints shall be processed by an organisational unit established for this purpose by ERGO Hestia Management Board.
3. A reply to a complaint shall be sent within 30 days from receiving the complaint in writing or via any other permanent data carrier, or by e-mail if so requested by the complainant.
4. In particularly complex cases where a complaint cannot be processed and a reply cannot be provided within the time limit specified above, a reply will be sent within 60 days from the date of complaint receipt.
5. Persons listed in section 1, in non-standard cases, may refer to ERGO Hestia's Customer Ombudsman through the online form available at: www.ergohestia.pl.
6. The beneficiary under the insurance contract, being an individual, may refer the matter to be examined by the Financial Ombudsman.

§ 42

1. Notices and statements of the Customer and ERGO Hestia should be made in writing, subject to section 3.
2. The Customer and ERGO Hestia shall be obliged to inform each other about the change of the address of place of residence or registered office.
3. In the insurance contract, the Customer and ERGO Hestia may decide that their notices and statements can be delivered also:
 - 1) by the Customer:
 - a) by using the individual account at: ihestia.ergohestia.pl; or
 - b) through an online form available at: www.ergohestia.pl;
 - c) through the ERGO Hestia representative; or
 - d) by calling: 801 114 114 or 58 558 7 000;
 - 2) by ERGO Hestia:
 - a) using the contact option through the account at: ihestia.ergohestia.pl; or
 - b) through the ERGO Hestia representative; or
 - c) using the contact details given by the Customer.
4. Delivery of notices and statements in these forms may be introduced at any time, at the request or with the consent of the Customer, along with the information about their address and telephone number.

§ 43

1. Insurance contracts are concluded under the Polish law.
2. Disputes arising out of an insurance contract shall be resolved according to the Polish law.
3. A legal action for a claim under an insurance contract may be brought in accordance with the provisions on general jurisdiction or to a court competent for the place of residence or registered office of the Customer, the Insured, or the beneficiary under the insurance contract.
4. A legal action may also be brought either in accordance with the provisions on general jurisdiction or to the court competent for the place of residence of an heir to the Insured or an heir to the beneficiary under the insurance contract.
5. The parties may decide to refer disputes to an arbitration court.
6. Appendices 1 and 2 shall constitute an integral part of this document.

§ 44

The General Terms and Conditions of Insurance shall enter into force on 13 June 2016 and shall apply to insurance contracts concluded from that date.

Piotr Maria Śliwicki



President of the Management Board

Adam Roman



Member of Management Board

Appendix No 1 to the General Terms and Conditions of ERGO Sports Insurance

SPORT DISCIPLINES		
RECREATIONAL within the coverage	RISKY for an additional premium in Options II and III	EXTREME for an additional premium in Option III
A aerobics angling archery athletics	alpine skiing on designated routes artistic gymnastics asphalt surfing	aerodium alpine skiing outside designated routes (freeride) diving up to 40 m American football autogyro aviation – airplane glider aircraft helicopter
B badminton baseball basketball blade cross biathlon billiard/snooker bowling box aerobics bridge	BMX Bodybuilding diving up to 30 m	balloon/airship bungee jumping base jumping bobsleighs boxing
C chess classic marathon cross-country skiing cricket cycling (including bicycle riding)	canoeing classic triathlon climbing on designated routes (without the need to use specialized equipment) up to 5,300 m above sea level cycling – cross-country	capoeira canyoning cycling – marathon cycling – trial
D dancing darts	drones with a maximum take-off weight up to 5 kg	
F fencing figure skating fitness floorball football Frisbee fun ball		
G gymnastics golf golf on snow	grass boarding	
H handball hockey on grass hunting	hockey on ice hockey on roller-blades horse riding	half pipe hang gliding/ultralight trike heliboarding heliskiing house running (rap sliding)
I inland sailing		ice yachting
J jet skis	jumps into water	
K kyudo	kite-surfing	karting
L	lacrosse landkiting	
M motor sports (antique car rallying)	motor yachts	martial arts mountain biking mountain climbing up to 5,300 m above sea level, excluding the territory of Antarctic, Arctic, Greenland or Alaska expeditions to jungle, bush, glacial or snow zones, poles motor sports (not races)
N Nordic walking		

SPORT DISCIPLINES		
RECREATIONAL within the coverage	RISKY for an additional premium in Options II and III	EXTREME for an additional premium in Option III
O		off piste skiing/snowboarding
P	paintball parasailing	parachuting snowboarding outside designated routes (freeride) paragliding/motoparagliding
Q qigong		
R roller skating rowing	remotely controlled flying models riverboarding (in the territory of Europe)	rafting rock boarding rocket jumping rugby
S sailing up to 12 nautical miles of the coast shooting snorkelling speed skating springboard jumping squash SUP surfing swimming	sailing (excluding high-sea sailing) over the distance from 12 to 100 nautical miles from the coastline sanding sandboarding skeleton skijoring ski bike skateboarding sled dog racing, polo snowboard on designated routes snow scooters	sea kayaking ski mountaineering skitouring ski jumping speleology
T table tennis tae-bo Tai Chi Chuan taiko tambeach technogym tennis trampofoil truck running (including jogging)	tobogganing track cycling trekking up to 5,300 m above sea level, excluding the territory of Antarctic, Arctic, Greenland or Alaska excluding the territory of Antarctic, Arctic, Greenland or Alaska trikke skki	tree climbing
V volleyball		
W wakeboarding walking, walks up to 2,500 m above sea level water polo water skiing windsurfing	wrestling	whitewater kayaking
Y yoga		

Appendix No 2 to the General Terms and Conditions of ERGO Sports Insurance

TYPES OF INJURIES		
FRACTURES	ROTATIONS	DAMAGE TO LIGAMENTS
Fatigue fracture	Rotation of tarsal joint	Rupture of the Achilles tendon
Long bone fracture	Rotation of tarsal joint	Shoulder joint (rotator reinsertion)
Fracture around knee joint (excluding fracture of patella)	Rotation of knee joint (ACL rupture)	Shoulder joint (stabilisation of labrum)
Fracture around tarsal joint (except patella)	Rotation of knee joint (PCL rupture)	Shoulder joint (damage to acromioclavicular syndesmosis)
Fracture of metatarsal bones	Rotation of knee joint (MCL rupture)	Elbow joint (damage to ligaments)
Fracture of the greater tubercle of the humerus	Rotation of knee joint (ligament strain)	Elbow joint (injury to the scapholunate ligament)
Fracture of acromion/coracoid process	Rotation of knee joint (damage to meniscus – meniscectomy)	
Clavicle fracture	Rotation of knee joint (damage to meniscus – suture)	
Fracture of distal radius	Rotation of knee joint (damage to meniscus – reconstruction)	
Fracture of radius head	Rotation of knee joint (damage to cartilage)	
Post-traumatic free bodies (concerns upper/lower extremity)	Shoulder joint (instability)	
	Shoulder joint (instability according to Bristow-Latarjet)	
	Elbow joint (dislocation of elbow joint)	

