

Kraków, 29.10.2024

STU ERGO Hestia S.A.
Corporate Branch Kraków
ul. Puskarska 7i, B4B, 30-644 Kraków
Poland

CERTIFICATE

Sopockie Towarzystwo Ubezpieczeń ERGO Hestia S.A. hereby confirms that,

Instytut Fizyki Jądrowej im. Henryka Niewodniczańskiego
Polskiej Akademii Nauk
NIP: 675-00-00-444
ul. Radzikowskiego 152, 31-342 Kraków

has been insured Accident and medical expenses during travelling.

the Policy no. **436000372832**, valid from **07.11.2024** through **06.11.2025** on all over the world

The above mentioned Policy covers the medical expenses up to the sum of 200.000,00 PLN and the Policy Accident coverage equals 20.000,00 PLN with Luggage insurance equals 3.000,00 PLN and Travel liability insurance up to the sum of PLN 100,000 PLN.

SUBJECT-MATTER INSURED AND SCOPE OF INSURANCE COVERAGE - PERSONAL ACCIDENT

The subject-matter insured hereunder shall be consequences of [personal] accidents sustained by the Insured within the territory of the Republic of Poland and abroad.

In the case of option I the Insurer shall be liable to pay the following types of benefits:

- 1) in the event of death due to [personal] accident if it ensues within 2 years from the date of the occurrence thereof – PLN 30.000, -*
- 2) by virtue of permanent damage to health:*
 - a) in the event of a 100% damage [to health] – PLN 20.000,-*
 - b) in the event of partial damage to health – PLN 200,- to the percentage of the permanent damage.*

SUBJECT-MATTER INSURED AND SCOPE OF INSURANCE COVERAGE - COVER FOR MEDICAL EXPENSES DURING TRAVELLING

The subject-matter insured hereunder shall be necessary and documented medical expenses incurred by the Insured outside the territory of the Republic of Poland and the country of his/her permanent residence in connection with his/her sudden illness or [personal] accident arising during stay outside the Republic of Poland and the country of permanent residence.

The subject-matter insured hereunder shall extend to include:

- 1) medical expenses,*
- 2) transportation and repatriation costs,*
- 4) delay in baggage delivery,*
- 5) delay or cancellation of the means of transport,*
- 6) costs of interrupting the trip,*
- 7) costs of providing immediate Assistance services.*

COVER FOR MEDICAL EXPENSES

The scope of coverage hereunder shall extend to include:

- 1) outpatient examinations and procedures as well as surgeries,*
- 2) doctor's coming over from the closest medical centre to the Insured's place of lodging should the condition of his health so require,*
- 3) stay at the National Health Service centre,*
- 4) dental treatment in the event of acute inflammation and pain, or should it be necessary due to a [personal] accident covered hereunder - up to PLN 3,000 subject to stipulations of Subpara. 2,*
- 5) purchase of medicines and dressing materials.*

COVER FOR TRANSPORTATION AND REPATRIATION COSTS

The subject-matter insured hereunder shall be necessary and evidenced costs of transportation and repatriation incurred by the Insured outside the Republic of Poland and the country of permanent residence on condition that the Insurer's liability related to the cover for medical expenses shall be involved.

The scope of coverage hereunder shall extend to include:

- 1) transportation of the Insured from the accident scene to the closest medical unit,*
 - 2) transportation of the Insured to other medical unit abroad in accordance with the written recommendations of the attending physician,*
 - 3) transportation of the Insured to the country, medical unit or place of residence should his/her condition so require, due to the need to continue hospitalization directly after return back to country or due to medical contraindications against the return by previously scheduled means of transport, the transportation must be effected pursuant to the written recommendation of a physician co-operating with the Emergency Centre after prior consultations with the attending physician,*
 - 4) transportation of the Insured to a place from which the travel may be resumed,*
 - 5) accommodation (inclusive of costs of food) at a hotel in the event when transportation of the Insured as referred to in 4) immediately after the completion of the treatment, and incurring costs thereof has been approved by the Emergency Centre.*
- 2. Should the Insured die during travelling outside the Republic of Poland and the country of permanent residence, and the death has occurred as a result of a [personal] accident or sudden illness covered hereunder, the Insurer shall also incur costs relating to cremation or funeral of the Insured abroad or transporting the Insured's corpse to the country of permanent residence.*

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INSURER