

# ACCIDENT INSURANCE FOR CHILDREN AND YOUNG PEOPLE

## COMPREHENSIVE COVER, LOW PREMIUMS

24h

Valid globally, 24/7, 365 days per year.



To protect students involved in sports inside and outside school.



No unnecessary options increasing the price.



Monthly premium.



The insurance cover includes consequences of accidents and illnesses.

20 years

20 years of experience in accident insurance.



TIME FOR FUN AND STUDY, WITHOUT CARE AND SURPRISES

## REGISTRATION FOR INSURANCE

The insurance is available for children and young people under **18 years of age**, and for students under **25 years of age**.

In order to register your child for this insurance, fill in the **form** (enclosed with the leaflet) and return it to the **HR Department**.

**You can register your child for accident insurance in any calendar month.**

## BASIC INFORMATION ABOUT INSURANCE

1. The programme is operated by **InterRisk TU S.A. Vienna Insurance Group**, one of the leading insurance companies offering accident insurance for children and young people at educational institutions and universities in Poland.
2. This offer is subject to the general terms and conditions of EDU PLUS insurance, approved with resolution No 01/29/03/2016 of the Management Board of InterRisk TU S.A. Vienna Insurance Group on 29.03.2016, available at: **[www.interrisk.pl](http://www.interrisk.pl)**.
3. This is group insurance under an insurance agreement; **the employer is the policyholder**, and the persons insured are the employees' children.
4. **The insurance cover includes consequences of accidents and illnesses.**
5. The insurance is valid **24/7** and protects children at educational institutions and in their time off, in Poland and abroad, exclusive of assistance incidents and the costs of medical treatment.
6. **The monthly insurance premiums are deducted from the employee's salary, in the full amount for each insured child.**
7. The insurance cover is provided from the first day of the calendar month for which the first premium is paid.
8. The insurance covers competitive sports, except for sports described in the GTC as high-risk sports (§2(43)).
9. **In case of termination of the employee's employment, commencement of the employee's unpaid leave, or the employee's loss of rights, the employee may request that the insurance cover for their child be continued subject to payment of the total amount of premiums due until the expiry of the accident insurance agreement.**

# SCOPE OF INSURANCE AND THE AMOUNT OF BENEFITS

		variant 1	variant 2
Scope of insurance — Basic Option and Additional Options		cumulated amount of benefits in PLN	
BASIC SCOPE	Death of the Insured Person as a result of an accident at an educational institution	30,000	52,500
	Death of the Insured Person as a result of a traffic accident	30,000	52,500
	Death of the Insured Person as a result of an accident	20,000	35,000
	Death of the Insured Person as a result of a cardiac failure or a stroke	20,000	35,000
	Damage to health of the Insured Person as a result of an accident, a cardiac failure, or a stroke – for each 1% of permanent damage to health	200	350
	Damage to health of the Insured Person as a result of an epileptic seizure (one-time payment)	200	350
	Costs of the purchase of medical devices being orthopaedic items and aids	up to 6000	up to 10,500
	Death of a parent of the Insured Person as a result of an accident	2,000	3,500
	Burns or frostbite suffered by the Insured Person as a result of an accident	4th degree – PLN 1,000, 3rd degree – PLN 600, 2nd degree – PLN 200,	
HOSPITAL AND ILLNESS	Hospital daily allowance for the Insured Person (payable from the 3rd day of stay)	minimum 3 days of hospitalisation	
	hospitalisation as a result of an accident (from the 3rd to the 10th day of stay)	75	
	hospitalisation as a result of an accident (from the 11th to the 60th day of stay)	50	
	hospitalisation as a result of illness (from the 3rd to the 10th day of stay)	75	
	hospitalisation as a result of illness (from the 11th to the 60th day of stay)	50	
	Serious illness of the Insured Person (list of 12 conditions): 1) malignant tumour, 2) paralysis, 3) renal failure, 4) major organ transplant, 5) poliomyelitis (polio), 6) loss of speech, 7) loss of hearing, 8) loss of sight, 9) aplastic anaemia, 10) multiple sclerosis, 11) sepsis, 12) meningitis	2,000	
	Diagnosis of a congenital heart defect in the Insured Person	1,000	
COSTS OF TREATMENT	Reimbursement of the costs of treatment as a result of an accident (on the basis of invoices provided)	up to 1,000	
	Reimbursement of the costs of rehabilitation – specialist treatment and procedures ordered by a medical practitioner and performed by persons authorised to provide such services, i.e. kinesiotherapy, physical therapy, medical massage, aimed at treating or reducing organ dysfunction, and at restoring full or possible physical fitness lost as a result of an accident (on the basis of invoices provided)		
	Reimbursement of the costs of purchase of medicines after at least 3 days of hospitalisation (on the basis of invoices provided)	up to 100	
ASSISTANCE — insurance sum PLN 5,000		Yes	
Tutoring – if the insured child sustained an accident included in the insurance cover, as a result of which the child cannot participate in classes for a continuous period of at least 7 days, documented by a medical certificate, the Insurer through the Assistance Centre, shall organise and cover the cost of tutoring in the subjects chosen by the Child from the school’s curriculum, for the maximum of 10 teaching hours, for one accident			
Medical assistance – a visit by an Assistance Centre doctor, arrangement of an appointment with a specialist, a visit of a nurse, provision of medicines, home care after hospitalisation (at least 7 days of hospitalisation), medical transport, medical helpline			
MONTHLY PREMIUM FOR EACH CHILD		PLN 5	PLN 8

## METHODS FOR EVENT NOTIFICATION



occurrence  
of an insured event



**ONLINE event notification**  
filling out the electronic form  
at **www.interrisk.pl**, in the  
**ZGŁOSZENIE SZKODY**  
(Damage notification) tab



**event notification on the phone,**  
at **+48 22 212 20 12**



**payment of the  
benefit due**

## INFORMATION ABOUT THE SCOPE AND THE TERMS AND CONDITIONS OF INSURANCE



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