

I. GENERAL PROVISIONS

Para. 1

These Terms and Conditions come into force as of 21 November 2013 and stipulate the usage and security rules of the online Portal dedicated to the sale of travel insurance offered by Europ Assistance S.A., hereinafter referred to as the "Portal", which is owned by Europ Assistance S.A. with its headquarters in France, Gennevilliers 1, promenade de la Bonnette, 92230 Gennevilliers.

II. TERMS AND CONDITIONS OF USING THE PORTAL

Para. 1

Each Portal User acknowledges and accepts all the provisions of these Terms and Conditions.

Para. 2

The Portal shall be free to use and available to the Customers of Bank Handlowy w Warszawie S.A. set forth in the General Terms and Conditions of the "Świat bez granic" "World without Borders" Insurance.

Para. 3

The purchase form shall be completed in compliance with security principles and data transmission shall be encrypted using the SSL protocol (the User shall be redirected to a special <https://> connection).

Para. 4

Proper display of Portal pages and trouble-free use of the Portal shall be possible provided that the User's software meets the following minimum requirements: Internet Explorer 7.0, Firefox 1.5, Safari 3.2.1, Opera 9, Google Chrome 5.0 browsers or newer versions.

Para. 5

The Portal contains content prepared by its editors as well as content from other publications and websites (with the consent of their respective owners). The Portal's publisher assumes no responsibility for the effects of using the publications and materials contained in the Portal, but nevertheless undertakes to make every effort to ensure that the information published is accurate and reliable.

Para. 6

The text, graphics and IT solutions contained in the Portal are protected by law, including without limitation pursuant to the provisions of the Act of 4 February 1994 on Copyright and Neighboring Rights (Journal of Laws [Dz. U.] No. 24/1994 item 83 as amended).

Para. 7

Europ Assistance S.A. does not guarantee the correct operation of the website and the correct calculation of insurance premium and product classification where the user opens pages containing order forms in multiple browser tabs or windows at the same time. In this case, Europ Assistance S.A. shall always take into account the product whose scope is defined in the policy and the GTCI enclosed with it for the User.

III. SECURITY POLICY

Para. 8

Europ Assistance S.A. ensures the security of the transaction executed by Portal Users, who shall hereinafter be referred to as Customers. All data and information provided by our Customers via the website and the purchase form are protected using state-of-the-art technology for securing information flow (the SSL – Secure Socket Layer – protocol used to encrypt the data transmitted over the Internet) in accordance with applicable legal standards, security requirements and data confidentiality principles.

Para. 9

Our Customers' personal data and contact information shall be used to the extent necessary for the handling of the transactions executed and the performance of Insurance contracts.

IV. CHANGES TO TERMS OF USE

Para. 10

Due to the constant development of technology, amendments to applicable legislation and the extension of the range of insurance products on offer, Europ Assistance S.A. reserves the right to modify these Terms and Conditions, which shall also be referred to as Terms of Use. If these Terms and Conditions are amended, the new Terms and Conditions shall be posted on this <http://www.ubezpieczeniapodroz.pl/> website.

V. MATTERS NOT REGULATED IN THE TERMS AND CONDITIONS

Para. 11

Provisions of generally applicable laws shall apply to the matters not regulated by the present Terms and Conditions of Use and Security Rules.