

The owner and controller of the Europe Insurance Service available at europe-insurance.eu is INS Global, the company registered under the name INS Global Łukasz Babula, with registered office in Poland, Warsaw, at ul. Twarda 18 (postal code 00-105), entered in the Central Register and Information on Business Activity, NIP: 8471455336, REGON: 368606387, recorded in the Register of Insurance Agents under the number 11240779/A (hereinafter: „INS Global”).

§ 1 Definitions

1. Europe Insurance – brand consisting of the name Europe Insurance and the graphic symbol (logo), contained on the Europe Insurance Service and in documents, brochures, graphics and other marketing materials obtained from it, as well as in visual and communication elements, owned by INS Global and protected by copyright.
2. GTC – general terms and conditions of insurance, available at the Europe Insurance Service, regulating the conclusion and performance of the Insurance Contract, rights and obligations of the parties to the Insurance Contract, as well as the manner of payment of benefits by the Insurer.
3. IPID – a standardized document defining the most important insurance information; created for each insurance based on GTC.
4. Policy – a personalised document with a unique number, created through the Europe Insurance Service, confirming the conclusion of the Insurance Contract.
5. Privacy Policy - a document constituting an integral part of the Terms of Use, specifying the principles of collecting, processing, storing and protecting personal data of the User.
6. Terms of Use – these ‘Europe Insurance Service Terms of Use’ relating to the provision of electronic services, made available through the Europe Insurance Service in a form that allows downloading, recording, playing and printing thereof. These Terms of Use specify:
 - a. type, scope and technical conditions for the provision of electronic services,
 - b. terms and conditions for accepting Applications for Insurance Contracts through the Europe Insurance Service,
 - c. method of concluding distance Insurance Contracts,
 - d. Insurance Premium payment conditions,
 - e. principles and procedure for complaints.
7. Insurance Premium – insurance fee calculated on the basis of the insurance parameters entered in the Europe Insurance Service.
8. Europe Insurance Service – an organised IT and information platform connected to the Internet, prepared and made available by the owner of the Europe Insurance brand, enabling Users to use the IT mechanisms and information developed by the owner of the Europe Insurance brand, available at europe-insurance.eu. The service contains documents, graphics and other works subject to copyright protection, as well as trademarks.
9. Policyholder - a natural or legal person or an organizational unit without legal personality who has concluded an Insurance contract with the Insurer.
10. Insurer – an entity conducting activity consisting in the provision of insurance services in accordance with applicable law, on behalf of which, on the basis of a power of attorney, the owner of the Europe Insurance INS Global brand performs agent services; depending on the type of

insurance, information about the Insurer can be found in the Europe Insurance Service, GTC, IPID and the Policy.

11. Insurance Contract – an insurance contract concluded with the Insurer through the Europe Insurance Service; the content of the Insurance Contract is regulated by GTC and the Terms of Use, which are its integral part.
12. User – any natural person, legal entity or organisational unit other than a legal entity to which the law confers legal personality, who, under the provisions of the Civil Code, is capable of using the Europe Insurance Service.
13. Application – an application for the conclusion of the Insurance Contract, filled in by the User on the Europe Insurance Service with the data necessary to conclude the Insurance Contract, after calculating the Insurance Premium.

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§ 2 General provisions

1. Based on the Terms of Use and GTC, the owner of the Europe Insurance brand, INS Global provides electronic services enabling the User to use the Europe Insurance Service, by means of which, among other things, it is possible to conclude an Insurance Contract and pay the Insurance Premium under the rules set out in the Terms of Use.
2. Each User, in order to use the Europe Insurance Service, consents to the processing of their personal data within the scope and under the terms of the Privacy Policy.
3. Acceptance of the Terms of Use may be expressed by the User either explicitly through confirmation of this fact by the User or implicitly, if after getting acquainted with the Terms of Use the User continues using the Service.
4. Payments are serviced by PayLane sp. z o.o. which is located in Gdańsk at ul. Norwida 4, postal code 80-280, KRS: 0000227278.

§ 3 Conditions and technical requirements for the use of the Europe Insurance Service

1. The following are required to use the Europe Insurance Service: Internet access and a web browser enabling JavaScript and cookies.
2. The website contains PDF documents, the opening of which requires an application to be installed.
3. Data included in the Application, sent using the form, are protected by the Secure Socket Layer (SSL) protocol.
4. The condition for concluding the Insurance Contract is that the User provides an e-mail address in the Application.

§ 4 Conclusion of the insurance contract through the Europe Insurance Service

1. The principles of conclusion and termination, including termination of a given Insurance Contract, the subject matter and scope of insurance, the period for which a given Insurance Contract may be concluded, the rights and obligations of the parties to a given Insurance Contract and the conditions of its performance, including information concerning the benefits due, are specified in GTC.
2. The user, having defined the requirements and needs, through the Europe Insurance Service indicates in the Application the period of insurance, territorial scope, type and variant of insurance in order to obtain the Insurance Premium calculation.
3. The User, after accepting the Insurance Premium calculation and selecting the scope and variant of insurance, fills the Application with the data of the Policyholder and other data necessary to conclude the Insurance Contract with the Insurer. The User shall be responsible for incorrect, erroneous, untrue or incomplete filling of the data.
4. Before sending the Application and paying the Insurance Premium, the User should read the information concerning:
 - a. the amount of the Insurance Premium
 - b. GTC and IPID contents
 - c. the contents of the Terms of Use
 - d. the content of the Privacy Policy.
5. Payment of the Insurance Premium is made when the account of the payment service provider to INS Global is credited with the Insurance Premium in full in case of using remote payments.
6. The Insurance Contract is concluded after the User has submitted a correctly completed Application through the Europe Insurance Service, made appropriate declarations and paid the Insurance Premium through a payment service provider to INS Global.
7. If an Application is sent without paying the Insurance Premium, no Insurance Contract is concluded.
8. Confirmation of conclusion of the Insurance Contract takes place by generating and sending the Policy to the email address indicated by the User in the Application. The User agrees to receive the Policy and other insurance documents to the email address indicated in the Application.

§ 5 Withdrawal from the insurance contract

1. The Policyholder who has concluded the Insurance Contract through the Europe Insurance Service for more than six months, may withdraw from it within 30 days of its conclusion. In the case of an enterprise this period is 7 days.
2. If, at the latest at the time of conclusion of the Insurance Contract, the Policyholder was not informed about the right of withdrawal, the 30-day period shall run from the day on which the Policyholder learned about this right.
3. A written declaration of the Policyholder on withdrawal from the Insurance Contract should be sent to the following address: contact@europe-insurance.eu
4. The exercise of the right to withdraw from the Insurance Contract shall not release the Policyholder from the obligation to pay the premium for the period in which the Insurer provided insurance cover.

5. The Policyholder shall not be entitled to withdraw if the Insurance Contract has been concluded for a period shorter than thirty days.

§ 6 Complaints

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1. Complaints containing objections concerning the services provided by the Insurer should be addressed to the Insurer, in accordance with the provisions of GTC governing the rules and manner of lodging complaints.
2. Complaints about the Europe Insurance Service should be made by email to the following address: contact@europe-insurance.eu within 7 days of the event justifying the complaint and must concern the Europe Insurance Service or the provision of services by INS Global. The complaint should contain the name, surname, correct e-mail address of the User, a detailed description of the reason for the complaint, and include the word "Complaint".
3. The decision on a given complaint is final and binding, and will be sent to the User in a return email sent to the same e-mail address from which the complaint was sent, within 30 days of receipt of the complaint.
4. If the complaint is not handled in due time, the User will be informed about the reason of the delay and the expected date of obtaining a response.

§ 6 Intellectual property rights

1. In view of the fact that the Europe Insurance Service contains content protected by intellectual property rights, in particular trademarks and other intangible assets subject to copyright protection, the User is obliged to comply with intellectual property laws.
2. The selection and arrangement of the content presented in the Europe Insurance Service constitutes an independent subject of legal copyright protection.
3. The use and disposal of content protected by intellectual property rights, if not related to the personal use permitted for the User, requires consent each and every time.

§ 7 Final provisions

1. The content of the Europe Insurance Service may change at any time.
2. In case of any irregularities discovered in the use of the Europe Insurance Service, in particular, the occurrence of circumstances that could damage the interests of the User, the Insurer or INS Global, access to the Service may be blocked. INS Global shall not be liable for blocking access to the Service referred to above.
3. The full content of the Terms of Use is made available to the User free of charge through the Europe Insurance Service in a form that enables its downloading, recording and printing.
4. Each User has the opportunity and obligation to become acquainted with the full content of the Terms of Use before concluding the Contract.

5. In matters not regulated by the Terms of Use, the provisions of the currently applicable Polish law shall apply.