

INSURANCE CERTIFICATE

for EURO<26 card holders

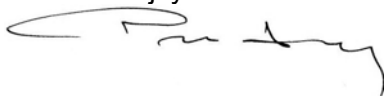
Signal Iduna Polska Towarzystwo Ubezpieczeń S.A. hereby confirms that by virtue of General Agreement no. M1159 entered into between SIGNAL IDUNA Polska S.A. Insurance Company, registered at 1/2 Piwna Str., 80-831 Gdansk, Poland and Polskie Stowarzyszenie Kart Młodzieżowych (Polish Youth Card Association), ul. Długi Targ 11/13, 80-828 Gdansk, Poland, insurance coverage is applied to **EURO<26 mBank Visa Electron** (policy versions: **World** and **Sport**) card holders in the following scope:

LIMITS OF COVERAGE	SUM INSURED and maximum limits of responsibility
Medical costs	250.000 PLN
Ambulatory treatment (up to 24 hours): costs of medicines and dressing materials, doctor's examination	Up to EUR 1000
Hospitalisation	up to the amount of medical costs insured
Stay in hospital or other health care institution	up to the amount of medical costs insured
Purchase of artificial limbs and additional materials	up to the amount of medical costs insured
Dental treatment as a consequence of an accident	up to the amount of medical costs insured
Costs of dental treatment	800 PLN (EUR 200)
Transportation and repatriation costs (ASSISTANCE)	
Transport of the Insured to hospital or other health care institution	up to the amount of medical costs insured
Transport of the Insured from abroad to the country of residence, in accordance with the written recommendation of the medical practitioner	up to the amount of medical costs insured
Transport of the corpse to the country of residence or funeral abroad	up to the amount of medical costs insured
Costs of travel of the accompanying person	up to the amount of medical costs insured
Costs of board and lodging for the accompanying person	up to the amount of medical costs insured
Costs of purchasing the coffin	up to the amount of medical costs insured
Costs of the visiting person	Up to EUR 100 per day
Costs of convalescence of the insured	Up to EUR 100 per day
Transport the insured in order to continue travel	up to EUR 500
Consequences of accidents	
Permanent disablement	20.000 PLN
Death as a result of accident	15.000 PLN
Daily hospital benefit	40 PLN per day (in Poland)

The insurance policy includes coverage of **work** (performed legally - in accordance with law of a host country) as well as stay abroad for educational purposes. *Currency exchange rate: 1 EURO = 4,5 PLN (approx.).*

Signal Iduna Polska S.A.

Alojzy Choda



Prezes Zarządu

Leslie Jones Breer



Wiceprezes Zarządu

Instruction:

In case of emergency requiring medical assistance please contact immediately Alarm Center assistance (24h), tel. (+48) 22 864 55 26, fax (+48) 22 864 55 23. Be prepared to give the insured person's name, card number and contact telephone number.

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Zarząd: A. Choda, L. Breer, R. Schoenberg

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