

PROMOTION TERMS AND CONDITIONS

“ZDROWIE – 20% DISCOUNT ON INDIVIDUAL MEDICAL INSURANCE MEDICOVER”

§ 1. General Provisions

1. The organiser of the promotion titled “ZDROWIE - 20% discount on individual medical insurance Medicover”, hereinafter referred to as the “Promotion”, is Medicover Försäkrings AB (publ.) Spółka Akcyjna – Branch in Poland, with its registered office at Al. Jerozolimskie 96, 00-807 Warsaw, NIP: 107-00-078-12, hereinafter referred to as the “Organiser”.
 2. The Promotion is addressed to individual clients interested in concluding an individual Medicover medical insurance contract.
 3. These Terms and Conditions set out the rules, scope and conditions of participation in the Promotion.
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§ 2. Duration of the Promotion

1. The Promotion is valid from 01.03.2026 to 01.04.2026 (“Promotion Period”).
 2. The discount may only be applied to individual insurance offers prepared by Medicover Försäkrings AB (publ.) S.A. Branch in Poland and provided to the Client no later than 01.04.2026.
 3. The Organiser reserves the right to terminate the Promotion earlier, without affecting the acquired rights of participants who fulfilled the Promotion conditions before such termination.
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§ 3. Conditions for Participation in the Promotion

1. The Promotion may be used by a natural person acting as a consumer who:
 1. has received an individual medical insurance offer from Medicover Försäkrings AB (publ.) S.A. Branch in Poland,
 2. concludes a new individual Medicover medical insurance contract during the Promotion Period or on the terms of an offer valid until 01.04.2026,
 3. meets all formal requirements for concluding the insurance contract in accordance with the procedures of Medicover Försäkrings AB (publ.) S.A. Branch in Poland.

2. The Promotion applies exclusively to new individual medical insurance contracts.
 3. The Promotion does not apply to:
 1. renewals of existing policies,
 2. offers prepared as part of partnerships, loyalty programmes or special promotional campaigns,
 3. products already covered by other promotions or special pricing.
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§ 4. Rules for Applying the Discount

1. Under the Promotion, the participant is entitled to a 20% discount on the premium for the first year of insurance coverage.
 2. The discount applies to the price indicated in the individual offer sent to the participant by the Organiser and valid until 01.04.2026.
 3. The discount does not apply to premiums for subsequent policy periods.
 4. The discount cannot be exchanged for cash or any other benefit.
 5. The discount cannot be combined with other promotions, discounts or special offers unless the individual offer expressly states otherwise.
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§ 5. Promotion Limitations

1. The Promotion may be used once for one insurance contract.
 2. The Organiser reserves the right to refuse application of the discount in the case of:
 - attempts to circumvent the Promotion rules,
 - actions contrary to these Terms and Conditions or the Organiser's procedures.
 3. The Promotion does not affect the content of the General Terms and Conditions of Insurance (OWU) nor the scope of liability of the insurer.
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§ 6. Acceptance of the General Terms and Conditions of Insurance

Conclusion of an insurance contract under the Promotion requires acceptance of the applicable General Terms and Conditions of Insurance. Payment of the premium constitutes acceptance of the OWU by the Policyholder.

§ 7. Complaints

1. A participant may submit a complaint regarding the Promotion or its rules within 30 days from the end of the Promotion.
2. Complaints may be submitted:
 - o in writing, to the address of the Organiser,
 - o electronically to: ubezpieczenia@medicover.pl.
3. Complaints will be reviewed within 30 days from the date of receipt.

§ 8. Final Provisions

1. The Promotion Terms and Conditions are available on the Organiser's website and at the registered office of Medicover Försäkrings AB (publ.) S.A. Branch in Poland.
2. The Organiser reserves the right to amend these Terms and Conditions for valid reasons, provided that such changes do not infringe the rights of participants who have used the Promotion before the publication of such amendments.
3. In matters not regulated herein, the provisions of the Polish Civil Code and applicable insurance law shall apply.
4. These Terms and Conditions enter into force on the date of publication and remain valid until the end of the Promotion.