

ZEN.COM Travel Cancellation Cover Terms and Conditions

1. What is this Benefit and how does it fit with the insurance documents?

ZEN.COM makes the Travel Cancellation Cover Benefit available as part of the *BEST* and *ZEN* subscription plans and to eligible individual consumers resident in Poland. The Benefit is supported by a separate insurance arrangement documented in the Insurance Documents. These Terms are here to explain how the Benefit works. They supplement the Insurance Documents and the applicable ZEN.COM terms. This is not an insurance contract and does not replace or amend the Polish SWU, the IPID or the Certificate.

The Polish SWU and your Certificate contain the full rules for the cover. If you want to know whether an event is covered, which exclusions apply or how a claim is assessed, please read those documents. For those matters, the separate arrangement documented in the Insurance Documents is governed by Applicable Law and the Polish SWU. The Polish SWU therefore governs the covered risks, scope of cover, conditions, exclusions, sums covered, limits, Period of Cover, claims assessment, benefits, complaints and other rights and obligations. The Certificate identifies the relevant Insured Person, Eligible Plan and individual Period of Cover, subject to the Polish SWU. These Terms do not replace, amend or extend the Polish SWU, the Certificate or any right arising under Applicable Law.

Your applicable ZEN.COM terms continue to apply to your Personal Account and Eligible Plan. The Polish version of these Terms prevails over the English translation, and the Polish SWU prevails over any English translation.

Nothing in these Terms takes away a right, remedy or liability that Applicable Law requires to remain available.

UAB ZEN.COM is not the Insurer and does not determine whether a claim qualifies or pay accepted benefits. AXA Assistance is the Insurer and independently assesses claims, determines benefits and pays accepted benefits.

2. What do the key terms and abbreviations mean?

Here is what the key terms and abbreviations in these Terms mean. If you need a more detailed insurance meaning, please refer to the Polish SWU:

Terms means these customer-facing terms and conditions.

Benefit means the Travel Cancellation Cover benefit described in these Terms.

ZEN.COM means UAB ZEN.COM, Konstitucijos av. 18B, LT-09308 Vilnius, Lithuania, which makes the Benefit available under the relevant Eligible Plan.

Policyholder means UAB ZEN.COM.

Insurer means Inter Partner Assistance S.A., acting through Inter Partner Assistance S.A. Oddział w Polsce (AXA Assistance).

AXA Assistance means the Insurer acting through its Polish branch and the entity that independently assesses claims and pays accepted benefits.

Eligible Plan means the BEST plan or the ZEN plan.

Personal Account means your applicable individual account with ZEN.COM.

ZEN.COM Card means the physical or virtual payment card issued by ZEN.COM for your Personal Account.

Trip means a tourist event or package, an accommodation reservation and/or airline tickets, as covered by the Polish SWU.

Insured Person means an individual covered under the group insurance arrangement in accordance with the Polish SWU and the Certificate.

Co-insured Person means a person who qualifies as co-insured under the Polish SWU and travels with the Insured Person on the same Trip.

Insurance Documents means the Polish SWU, the IPID, the Certificate and the AXA Privacy Notice, as applicable.

Polish SWU means the final Polish Specific Insurance Terms for the travel cancellation and interruption product, effective from 12 October 2026, as lawfully amended or replaced.

IPID means the insurance product information document for the product.

Certificate means the individual certificate of insurance.

AXA Privacy Notice means the Insurer's information on the processing of personal data.

Applicable Law means the law and directly applicable regulatory requirements governing the relevant matter.

Period of Cover means the individual period of cover shown or determined under the Certificate and the Polish SWU.

Insured Event means an event that may give rise to a benefit under the Polish SWU.

EUR means euro. PLN means Polish zloty. NBP means Narodowy Bank Polski, the National Bank of Poland.

You and your refer to the Insured Person using the Benefit. Capitalised terms not defined in these Terms have the meaning given in the Polish SWU.

3. Who can use the Benefit?

You can use the Benefit if you live in Poland, have an active Personal Account and have an active Eligible Plan, subject to the Polish SWU and the Certificate.

ZEN.COM makes the Benefit available under the relevant Eligible Plan. You become eligible under the separate group arrangement when the Insurance Documents' conditions are met. Where the Polish SWU requires it, at least part of the Trip must be paid with your physical or virtual ZEN.COM Card.

Co-insured Persons must meet the requirements of the Polish SWU and travel with you on the same Trip.

You do not pay a separate premium for the Benefit. ZEN.COM pays the insurance premium. This does not remove any eligibility or other condition in the Insurance Documents.

If there is an error in the ZEN.COM insured database, system or transmission, it does not by itself remove cover where you can prove your eligibility using other reliable evidence, consistently with the group insurance arrangement.

4. What does the Benefit include?

Here is a short summary of the Benefit. The Polish SWU contains the full rules:

With the BEST plan

- Trip cancellation: up to EUR 2,500 per Insured Person, with an aggregate maximum of EUR 25,000 for all persons.
- Trip interruption: no interruption benefit.

With the ZEN plan

- Trip cancellation: up to EUR 5,000 per Insured Person, with an aggregate maximum of EUR 50,000 for all persons.
- Trip interruption: return transport up to EUR 500 per person, with an aggregate maximum of EUR 50,000 for all persons, and unused Trip services at EUR 25 per unused day, up to EUR 250 per person.

You can use the Benefit worldwide, subject to the Polish SWU. Benefits are limited to eligible actual costs and the applicable limits and are paid in PLN using the average NBP exchange rate applicable on the date of the Insured Event.

The Polish SWU sets out the detailed Insured Events, conditions, exclusions and calculation rules. We have not repeated them here. The treatment of chronic disease differs by Eligible Plan and is set out in the Polish SWU.

5. How and when does the Benefit apply?

ZEN.COM makes the Benefit available under the relevant Eligible Plan. The start and end of any insurance cover, including cancellation cover, are determined by the Polish SWU and the

Certificate. Subject to those documents, cancellation cover generally starts when at least part of the Trip is paid with the ZEN.COM Card and ends when the Trip starts.

The interruption part of the Benefit is available only under the ZEN plan. Whether and when interruption cover applies after the Trip starts is determined by the Polish SWU.

Your Certificate and the Polish SWU set out your individual Period of Cover and the conditions that apply. Cover or the right to a benefit may end in the circumstances described in the Polish SWU, including when the relevant Eligible Plan ends, you withdraw, limits are exhausted, you die or the applicable insurance cover ends.

If the group insurance arrangement ends, this alone does not remove rights preserved for an Insured Person who was properly covered before termination. Any continuation is subject to Applicable Law, the Polish SWU, the Certificate and the other applicable policy conditions.

6. What should you do if you need help?

AXA Assistance handles insurance claims. It independently assesses each claim, decides whether cover applies and pays accepted benefits.

If you need to make a claim or complaint, follow the requirements in the Polish SWU and use the current route in your Certificate or the AXA documents. These Terms do not repeat the insurer's checklist, contact details or detailed complaint procedure.

For an insurance claim or complaint, contact AXA Assistance. If you have a question about your Personal Account or Eligible Plan, contact ZEN.COM through the usual support channels. ZEN.COM does not decide insurance claims.

Nothing in these Terms limits your mandatory complaint rights, your right to seek help from the Financial Ombudsman or a consumer ombudsman, or your right to bring a claim before a competent court.

7. What documents do you receive and what happens to your data?

Before or when you become eligible, ZEN.COM makes the Insurance Documents available in the form and within the time required by Applicable Law and the applicable insurance arrangement.

ZEN.COM processes personal data under its privacy policy. AXA Assistance processes personal data under the AXA Privacy Notice. These Terms are not a privacy notice and do not create detailed privacy or consent rules.

8. How can these Terms change and when can the Benefit end?

ZEN.COM may update these Terms only to reflect: (i) a valid change in Applicable Law or the Insurance Documents; (ii) the correction of an obvious error; or (iii) a non-substantive administrative or presentation update that does not alter insurance cover or customer rights.

An update to these Terms cannot change the Insured Events, scope, exclusions, sums insured, limits, eligibility, Period of Cover, claims rights, complaint rights or any Benefit or right that has accrued.

If the insurance cover changes, the change must be made under the Insurance Documents and Applicable Law and communicated or delivered in the way those documents and Applicable Law require.

An update does not change an Insured Event or Benefit that validly arose before its effective date, unless the Polish SWU or Applicable Law provides otherwise.

The Benefit may stop being available to an Insured Person, and any insurance cover may end, only in accordance with the Polish SWU, the Certificate, the terms governing the relevant Eligible Plan and Applicable Law. The run-off rule is explained in Section 5.

9. Other important information

The insurance arrangement is governed by Polish law, subject to your mandatory consumer rights and regulatory rights under Applicable Law.

The Polish version of these Terms prevails over the English translation, and the Polish SWU prevails over any English translation.

If any provision is invalid or cannot be enforced, it will apply to the greatest extent permitted by law and the remaining provisions will continue to apply. Not using a right does not mean giving it up.