

ZEN.COM Travel and Lifestyle Benefits Terms

Version: 1.0

Published on: 20.10.2026

1. About these Terms

These Terms describe the following insurance benefits that may be included with eligible ZEN.COM plans:

- Personal Liability Cover for Travel;
- ATM Anti-theft;
- Travel Delay Cover;
- Event Ticket Cover;
- Best Price Cover; and
- Rental Car Excess Cover.

The benefits are provided under a group insurance policy. The insurer is the entity identified in your Certificate and applicable local insurance documents. ZEN.COM arranges the group cover and provides the subscription plan; the insurer decides insurance claims.

The benefits are available only where the relevant group policy and local insurance arrangements are in force. The intended territories are Lithuania, Poland, Czech Republic, Romania and Hungary. Your Certificate and applicable local insurance documents identify the territory, benefits and limits that apply to you. Each territory requires applicable local insurance documentation.

The Certificate and applicable policy wording, product information document and local insurance documents form part of your insurance documents. If these Terms differ from those documents about the scope of insurance cover, limits, exclusions or claims, the applicable insurance documents and mandatory law govern.

2. Who may receive the benefits

You may be eligible if you:

- are an individual aged 18 or over;
- reside in a territory where the group policy is in force;

- have an active eligible paid ZEN.COM plan; and
- meet the conditions in your Certificate and applicable insurance documents.

The benefits and limits vary by plan. Your Certificate identifies your cover. The GOOD plan does not include these benefits.

The insurance premium is paid by ZEN.COM. You are not charged a separate premium for the group insurance cover.

3. Summary of benefits

The following is a summary only; the applicable Certificate and local insurance documents determine your cover and limits.

Personal Liability Cover for Travel

This benefit may cover your legal liability for bodily injury or property damage caused to another person during an insured trip. The attached Polish schedule shows limits of EUR 1,000,000 for Best and EUR 1,500,000 for ZEN. The benefit is not shown as available for Better.

It does not cover, among other things, professional or business activity, liability involving motor vehicles, intentional acts, fines or penalties, or other exclusions in the applicable insurance documents. The full exclusions, including restrictions concerning activities and sports, are set out in those documents.

ATM Anti-theft

This benefit may cover cash withdrawn using your ZEN.COM Card if you are robbed within one hour of the withdrawal and within 500 metres of the ATM, and you suffer bodily injury in the incident. The attached Polish schedule shows a EUR 30 excess and a total limit of EUR 100 for Better, EUR 250 for Best and EUR 500 for ZEN during each 365-day period.

You must report the incident to the police within eight hours and to the insurer within 72 hours, and provide the required police, withdrawal and injury evidence.

Travel Delay Cover

Depending on your plan and Certificate, this benefit may cover specified losses caused by delayed baggage, delayed departure, a missed connection or denied boarding because of overbooking. The attached Polish schedule shows maximum amounts of EUR 400 for Best and EUR 1,000 for ZEN. Travel Delay Cover is not shown as available for Better.

The attached policy wording includes an eight-hour threshold for specified baggage or departure delays. The precise covered event, expenses, limit and evidence requirements depend on your Certificate and applicable insurance documents.

Event Ticket Cover

This benefit may reimburse the unrecoverable face value of an eligible event ticket paid for using your ZEN.COM Card if you cannot attend because of a specified, unexpected event, such as

serious illness, injury or death, certain serious damage to your home, public transport disruption, or a vehicle breakdown or significant traffic delay. The attached Polish schedule shows up to EUR 250 per claim for Best and EUR 500 per claim for ZEN. The benefit is not shown as available for Better.

It does not cover, among other things, business tickets, season tickets, tickets that include travel or accommodation, or events cancelled or changed by the organiser. The full conditions and exclusions are in the applicable insurance documents.

Best Price Cover

This benefit may reimburse a qualifying price difference if an Identical Product bought using your ZEN.COM Card at an eligible physical retail outlet in the Territory is available at a lower price at another eligible outlet during the insurance period. The attached policy wording requires at least a 10% lower price and a minimum difference of EUR 30.

The benefit excludes several categories, including products with fluctuating market value, custom or collectible products, vehicles, real estate, consumables, services, used or defective goods, sale items, certain discounted purchases, business purchases and online auction purchases. The full exclusions are in the applicable insurance documents.

Rental Car Excess Cover

This benefit may reimburse an eligible excess or non-refundable excess you are responsible for under a qualifying rental agreement during an insured trip. The attached Polish schedule shows this benefit for ZEN only, with a limit of EUR 30,000 and a maximum of two claims per calendar year.

You must be named as an authorised driver, rent from a professional rental company, meet the applicable rental and driving conditions, and comply with the required vehicle inspection and reporting procedures. The rental period must not exceed 31 days.

This benefit does not cover third-party liability as a driver, rental vehicle keys, certain vehicle classes, mechanical defects, wear and tear, or other exclusions in the applicable insurance documents.

4. Trips and card-payment conditions

Travel-related benefits apply only to an insured trip as defined in your Certificate and applicable insurance documents. Those documents may require transport and accommodation to be paid using your Plan Card and may limit trip duration. For example, the attached Polish wording generally limits an insured trip to 30 consecutive days per trip and 90 days in total during the insurance period.

Specific card-payment requirements also apply to ATM Anti-theft, Event Ticket Cover, Best Price Cover and Rental Car Excess Cover. Check the relevant benefit section in your Certificate and applicable insurance documents before relying on a benefit.

5. Claims

Start a claim through the claim instructions in the ZEN.COM app. The app will direct you to the applicable insurer's claim process. The insurer or its appointed claims administrator receives and assesses insurance claims and decides whether a claim is covered. The insurer may handle claims itself or through a third-party administrator.

Report claims promptly and follow the deadlines in your Certificate and applicable insurance documents. The attached Polish policy generally requires claims to be reported within 30 days, but some benefits have shorter deadlines, including ATM Anti-theft.

Provide the information and documents reasonably required for the claim, such as proof of eligibility, receipts, booking records, police reports, carrier reports, medical documents or rental documents, depending on the benefit.

6. Your responsibilities

You must:

- keep your plan and card active where required by your Certificate and applicable insurance documents;
- give complete and accurate information;
- report incidents within the applicable time limits;
- provide requested evidence and documents;
- take reasonable steps to prevent or reduce loss; and
- cooperate with the insurer's claim assessment.

For a Personal Liability claim, do not admit liability or agree to a settlement without the insurer's written consent.

7. Exclusions and other insurance conditions

The benefits are subject to exclusions, sub-limits, excesses, reporting duties and other conditions in the applicable insurance documents. These may exclude intentional or fraudulent acts, sanctions-prohibited payments, losses recoverable from another source, or events outside the insured period.

This section is a summary, not the complete list of exclusions. Read the Certificate and applicable insurance documents for the full terms.

8. Personal data

ZEN.COM processes personal data under the ZEN.COM Privacy Policy. The insurer processes personal data under its applicable privacy notice. Information may be shared between ZEN.COM, the insurer and their service providers as needed to confirm eligibility, administer cover, assess and pay claims, prevent fraud, handle complaints and meet legal obligations.

9. Complaints and support



Contact ZEN.COM through its usual support channels for matters about your account, plan, card, enrolment, plan documentation or access to the claims journey.

Contact the insurer using the details in your Certificate or applicable insurance documents for questions or complaints about insurance cover, exclusions, claim handling, claim decisions or insurance payments. The applicable local insurance documents state the complaint procedure and any relevant escalation rights. Insurance-product and claims complaints must be made to the insurer, while plan and enrolment complaints are handled by ZEN.COM.

10. Changes and ending cover

Your insurance period, when cover starts and ends, and the effect of plan cancellation or card inactivity are stated in your Certificate and applicable insurance documents. Changes to or termination of the group policy will be communicated as required by those documents and applicable law.

11. Final provisions

These Terms apply alongside the ZEN.COM terms governing your account, card and subscription plan. The applicable Insurance Documents identify the insurer and set out country-specific law, complaints and regulatory information. Mandatory rights under applicable law are not limited by these Terms.

