

# CERTIFICATE

This is to certify that **Europa Non-Life Insurance SA [Ltd]**  
has granted the insurance guarantee for  
No. **GT 400/2019**  
valid from **17<sup>th</sup> September 2019** to **16<sup>th</sup> September 2020**

to

## **RAINBOW TOURS S.A. [Ltd]**

which meets the requirements of  
**The Act of February 24, 2019 on tourist events**  
and related tourist services (Journal of Laws of 2019, item 548)

### **Objects of the guarantee:**

- costs of continuing a tourist event or costs of return to the country, including in particular transport and accommodation costs, including reasonable expenses incurred by travelers, if the tourist organizer or an entrepreneur facilitating the purchase of related travel services, contrary to the obligation, does not provide this continuation or return,
- reimbursement of payments made as payment for a tourist event or any paid entrepreneur's service facilitating the purchase of related travel services, if for reasons related to the tour operator or entrepreneur facilitating the purchase of related travel services or people who act on their behalf, a tourist event or any paid service an entrepreneur who facilitates the purchase of related travel services has not been or will not be implemented,
- reimbursement of a part of the payment made for the tourist event corresponding to the part of the package or for each service paid to the entrepreneur facilitating the purchase of related travel services corresponding to the part of the service that has not been or will not be realized due to the reasons for the tourism organizer or entrepreneur facilitating the purchase of related tourist services, or people who act on their behalf.

### **Minimum amount of cover:**

**190,000,000.00 PLN**

(say: One hundred ninety millions 00/100 Polish zloty)

which makes **44 169 611,31 EUR** (say: forty four millions one hundred sixty nine thousand six hundred eleven euros 31/100), calculated according to FX rate announced by the National Bank of Poland for the first time in the year of issuing this certificate, namely 2<sup>nd</sup> January 2019 (1 EUR = 4,3016 PLN).

**Beneficiary of this guarantee:**  
**Marshal of the Łódzkie Province**  
**Al. Piłsudskiego 8, 90 - 051 Łódź**

**on behalf of Europa Non-life Insurance S.A. [Ltd]**

Janusz Molus

Deputy Director  
of Travel Insurance and Guarantee Department

*This certificate does not entitle the Marshal of Łódzkie Province to make any claims. Only the original copy of the certificate entitles the Marshal of Łódzkie Province to make any claims. This certificate has been issued on the request of the Claimant and can be used only if the original copy of this certificate is delivered to the Marshal of Łódzkie Province.*