



POWER OF ATTORNEY

In connection with the Agency Agreement of 28 May 2010, concluded
by and between:

Europ Assistance S.A., joint-stock company incorporated under French law, share capital of EURO 35 402 785.00, acting in compliance with the French Insurance Law, with its registered office in Gennevilliers, 1, promenade de la Bonnette, 92230 Gennevilliers, France, entered in the Nanterre Trade and Companies Register with the registration number 451 366 405

represented by its branch

Europ Assistance S.A. Irish Branch, 4th Floor, 4 – 8 Eden Quay, Dublin 1, Ireland, entered in the Companies Registration Office with the registration number 907 089

and

Bank Handlowy w Warszawie Spółka Akcyjna, with its registered office in Warsaw, ul. Senatorska 16, entered in the register of entrepreneurs maintained by the District Court for the capital city of Warsaw, XII Commercial Division of the National Court Register [*Krajowy Rejestr Sądowy - KRS*], KRS number: 0000001538

Europ Assistance S.A. hereby grants to Bank Handlowy w Warszawie Spółka Akcyjna

Power of Attorney

to perform, within territory of the Republic of Poland, all agency activities carried out for and on behalf of Europ Assistance S.A., consisting in:

- acquiring new customers;
- performing all preparatory activities aimed at concluding insurance agreements specified in Part II - other personal and property insurance;
- managing and implementing insurance agreements as specified in the Agency Agreement.

This Power of Attorney shall not authorise Bank Handlowy w Warszawie Spółka Akcyjna to:

- introduce any changes to the General Terms and Conditions of Insurance;
- offer insurance agreement under the conditions different from the General Terms and Conditions of Insurance;
- introduce any changes to the insurance agreement, in particular referring to the insurance premium's maturity and amount;
- offer premium discounts to be paid against the insurance agreement;
- enter into insurance agreements for and on behalf of Europ Assistance S.A.
- make promises, grant authorisations or benefits, which are not specified in the insurance agreement;
- pay insurance premiums on behalf of the policy holder;
- provide the policy holder or the insured party with any representations referring to acceptance or rejection of the claims arising out of the insurance agreement.

This Power of Attorney shall not give the right to grant further power of attorney covering authorisation scope specified in this Power of Attorney.

This Power of Attorney shall be granted for unspecified period of time.

This Power of Attorney shall automatically cease upon termination or expiration of the Agency Agreement concluded by and between Europ Assistance S.A. and Bank Handlowy w Warszawie Spółka Akcyjna.