

Insurance against consequences of accidents

“PZU Education”

A document containing information about insurance product
Powszechny Zakład Ubezpieczeń Spółka Akcyjna, a company registered in
Poland



Product: Insurance against consequences of accidents “PZU Education”

Full information provided before conclusion of the contract and information about the contract is given in the insurance document and in the General Terms and Conditions of Insurance against consequences of accidents PZU Education adopted by the resolution of the Management Board of Powszechny Zakład Ubezpieczeń no. UZ/423/2016 of 24 October 2016 as amended by the resolution of the Management Board of Powszechny Zakład Ubezpieczeń no. UZ/93/2017 of 7 April 2017 and by the resolution of the Management Board of Powszechny Zakład Ubezpieczeń no. UZ/215/2018 of 6 July 2018.

What kind of insurance is this?

Insurance against consequences of accidents is classified under Section II, Group 1, of the attachment to the Act on insurance and reinsurance Activity.



What is the object of insurance?

Insurance accident: an accident,

- ✓ epileptic seizure,
- ✓ syncope for a reason other than a chronic disease,
- ✓ myocardial infarction,
- ✓ intracranial hemorrhage,
- ✓ sepsis,
- ✓ serious disease,
- ✓ occupational exposure to infectious material,
- ✓ stay of the insured person in hospital - in the case of the hospital allowance as a result of a disease,
- ✓ death of the statutory representative caused by an accident.

The contract covers only the product elements selected by the Customer.

Basic benefits in the selected variant:

I, II or II Bis

Additional benefits:

- ✓ reimbursement of the treatment costs, including rehabilitation costs,
- ✓ lump sum for the period of temporary inability to learn or to work,
- ✓ hospital allowance as a result of an accident,
- ✓ hospital allowance as a result of a disease,
- ✓ reimbursement of the cost of adapting the apartment to permanent damage to health,
- ✓ one-off benefit for the occurrence of sepsis,
- ✓ benefit in the event of death of the insured person caused by malignant tumor,
- ✓ benefit in the event of death of child caused by congenital heart disease,
- ✓ one-off benefit in the event of child limb amputation or amputation of a part of child limb caused by malignant tumor,
- ✓ one-off benefit in the event of death
- ✓ of the statutory representative as a result of an accident,
- ✓ one-off benefit in the event of death as a result of a traffic accident,
- ✓ one-off benefit for serious disease,
- ✓ one-off benefit for the occurrence of virus infection as a result of occupational exposure to infectious material,
- ✓ reimbursement of treatment costs incurred as a result of the occupational exposure to infectious material.

Sum insured

- ✓ the sum insured is indicated by the party concluding the contract,
- ✓ it constitutes the upper limit of the insurer liability,
- ✓ within the sum insured, sub-limits may be established limiting liability of the insurer,
- ✓ the sums insured apply to each insured person and to any insurance accident with the exception of the lump sum for inability to learn/work and the hospital allowance, where the sum insured applies to all events during the insurance period.



What is not covered by insurance?

diseases, both known to the insured person and those which occur suddenly or appear as a result of an accident or cause the accident (except epileptic seizure or syncope for a reason other than a chronic disease), with the exception of diseases covered by the insurance protection subject to the payment of additional premium, e.g. myocardial infarction, sepsis, malignant tumor.



What are the limitations of insurance coverage?

The insurance against consequences of accidents “PZU Education” does not cover events arising, inter alia, in connection with:

- ! an accident which occurred under the influence of alcohol, narcotic drugs, psychotropic substances, psychoactive substances, unless this was not a factor that contributed to the insurance accident;
 - ! poisoning caused by nicotine, alcohol consumption or use of narcotic drugs, psychotropic or psychoactive substances,
 - ! participation in crimes or fights,
 - ! self-mutilation, suicide or attempted suicide,
 - ! participation in strikes, riots, disturbances, protests,
 - ! driving a motor vehicle under the influence of alcohol or without the required license, unless this was not a factor that contributed to the insurance accident,
 - ! compensation for the pain, physical and moral suffering and damages consisting in the loss, damage or destruction of things.
- The full list of exclusions is included in the GTCI.



Where does the insurance apply?

The accident can take place both in Poland and abroad.



What obligations rest on the insured person?

The insured is obliged to:

- provide us with all information we ask for when concluding the insurance contract and inform us about any changes occurring during the insurance period,
- notify us about the accident and provide documentation necessary to determine legitimacy of the claim and amount of the benefit, i.e. description of the causes and course of the insurance accident, medical documentation confirming the suffered body injuries or health disorder, documents regarding other costs covered by the scope of insurance.

In the event of death of the insured person, the beneficiary is obliged to provide us with a copy of the death certificate and the death statistical card or medical documentation confirming the cause of death, as well as a document confirming identity of the beneficiary, the said documents to be made available for inspection.



How and when should premiums be paid?

The premium is paid by the policyholder. It may be paid either on a one-off basis or in installments. The payment deadlines are specified in the insurance document.



When does the insurance coverage start and end?

The insurance coverage starts on the day following the conclusion of the insurance contract, however not earlier than on the next day following payment of the insurance premium or its first installment, unless agreed otherwise.

If the insurance contract specifies the day on which the insurance period commences prior to the date on which the policyholder should pay the premium or its first installment, our liability starts on the day specified in the insurance contract as the beginning of the insurance period.

If the insurance contract specifies the day on which the insurance period commences after the date on which the policyholder should pay the premium or its first installment, and the insurance premium or its first installment has not been paid by the day preceding the first day of the insurance period, the insurance contract terminates on this day.

The insurance coverage may also be terminated before the end of the insurance period, inter alia in the following cases:

- on the day on which the policyholder withdraws from the contract if the contract has been concluded for a period longer than 6 months. The entrepreneur may withdraw from such a contract within 7 days, the natural person may withdraw within 30 days from the date of conclusion of the contract,
- on the day of delivery of the notice of termination of the contract with immediate effect in the case we are still liable before the payment of the premium or its first installment and the premium or its first installment has not been paid by the deadline,
- on the expiry of the deadline specified in the request for payment of the premium,
- upon death of the insured person.



How to terminate the contract?

The policyholder may terminate the contract, inter alia, by withdrawing from it in the case of a contract concluded for the period exceeding 6 months:

- within 30 days of its conclusion - if the policyholder is a consumer;
- within 7 days of its conclusion - if the policyholder is an entrepreneur.