

MARKETING
MATERIAL



Take care of your life

PZU Życie 2021





Take care of your life

Future is today – take
care of it with PZU Życie

Noble health

You are what you eat

Exercise is health, as everybody
knows

We act and get tested

They lived happily ever after

Let's take care of financial
prevention

How PZU supports Poles'
long and healthy lives



Future is today – take care of it with PZU Życie

Every Pole knows the epigram by Jan Kochanowski: “My good and noble health, Thou matter’st more than wealth. None know’th thy worth until Thou fad’st, and we fall ill.” (translated by J. Zawadzki, [https://en.wikisource.org/wiki/On_Health_\(Jan_Kochanowski\)](https://en.wikisource.org/wiki/On_Health_(Jan_Kochanowski))) But given the fast pace of life, pressure and haste, accumulating duties at work and at home, do we really treat health as the most valuable treasure owned by us? There are various approaches, but it is worth working on it and, as instructed by the great poet, it is worth taking care of your health in advance and properly appreciate it so as not to regret it afterwards.

For years, PZU Życie has supported Poles’ safety and accompanied them in caring for what is most important in life. We participate in campaigns promoting health, sport or ecological activities. We share our expertise and experience. We are happy to observe the phenomenon of growing awareness of medical prevention as well as the fact that Poles think increasingly frequently about their future in a long-term perspective. We can see, though, the potential for still higher involvement in the area. We believe that everyone can control their life and by doing little things, e.g. changing everyday habits, they may win a long and good life. Therefore our mission is to make Poles develop a sense of controlling their health and encourage them to take the first step as soon as possible. Ideally, if they also get involved their loved ones, including children. As a mum of three children, I can say from my own perspective that this is not always easy, often you need to meet many challenges on the way or climb the hills of creativity to encourage the kids to put healthy habits into practice. Although this is sometimes difficult, it is us, the Parents, rather than anyone else, who should shape positive models from early childhood, believing that the work will pay off and produce measureable effects in the future – helping bring up healthy and happy generations. PZU Życie may support us in this.

Based on our research and observations, we have collected the most important rules and guidelines which will help Poles take care of their health and life properly. We want to provide answers to questions that most of us ask themselves. What to do to improve the quality and length of your life? How to start caring for your health and the health of your family and friends? How can physical activity help us care about health and how to choose the right kind and level of physical activity for yourself? How to start healthy eating and encourage the youngest to do so? How to introduce good habits to the family’s everyday life?

The recipe is simple. It is enough to believe that it depends on us, on how we will plan our future and that only a comprehensive approach gives you a chance to have a really healthy, long and happy life.

We would like to present you with our e-book “Take care of your life”, in which we included a number of practical pieces of advice about life and caring for health – balanced diet, physical activity, preventive medical testing, organization of time and family life and financial security. We invited many experts from various fields to cooperate with us, including medical doctors, a dietician, physical therapist, financial experts and famous people who actively promote a healthy lifestyle in the web, in the kitchen or on a tennis court.

We believe that this guide will give you access to knowledge, inspiration and motivation to take a step towards a long and happy life.

Enjoy reading

Aleksandra Agatowska
President of the PZU Życie
Management Board



Noble health



Simple ways to start caring for your health

What to start from to improve the quality of life and care about your health.



Healthy lifestyle

Make good choices for your health. Remember about the risk associated with smoking, drinking alcohol or taking other psychoactive substances. Take care of your diet, remember that you are what you eat. Have regular meals rich in fruit and vegetables. Remember to drink sufficient amount of liquids (water) and take vitamin D supplements.



Monitoring body weight

Weigh yourself at least every 3 years and check your body mass index (BMI). It may be useful to determine the amount of fat in the body or to diagnose overweight. It is also worth measuring your waist circumference.



Preventive medical testing and vaccinations

Remember about annual flu vaccination and making up for missed obligatory vaccinations. Do not forget about preventive medical testing either, whose scope depends on your age and sex.



Examination of skin disorders

Inspect your skin once a month to identify quickly new or changing marks. If something is disturbing you, visit a general or oncological dermatologist. It is also worth having a videodermatoscopy.



Physical activity

Check what your everyday physical activity is like. If it is low – start exercising, walking or cycling. Remember about recuperation. Maintain balance between work and duties as well as rest and recuperation. Ensure a healthy and sufficiently long sleep for yourself. Find out, which situations are most stressing to you and try to limit these.



It is enough to make small changes

A healthy and better life requires us to be involved, for which we often do not have time and which we are afraid of because this forces us to leave our comfort zone. Slight changes, however, are sufficient as they will have a positive influence on our mood as well as on mental and physical health.

Our health condition depends on many factors. As observed back in 1974 by Marc Lalonde, the Canadian health minister at the time, these factors belong to several groups. The greatest impact on our health is exerted by behavioral factors, or connected with our behavior and lifestyle, such as physical activity, diet, the ability to cope with stress, use of substances or sexual behavior.

Mariola Borowska, PhD in Health Sciences
PZU Health Ombudsman

On your journey to health

Caring for health is an effort for all of us. It requires involvement, time and willingness. We will succeed if we are aware of the aims that we want to achieve in life. We will achieve them if they are coherent with our life values.



Values and aims

The simplest way is to start from defining a list of about 20 values – which are important and very important to you. Then, you need to select from these 5 most significant to you. With reference to these values, you set our key life aims. From the psychological point of view, exactly at that moment it is easier for you to care for your health – find needed time, maintain self-imposed discipline, be persistent. This is because the planned activities are internally consistent and there is no dissonance.



Self-discipline

What is also needed to care for health are our competences, especially the “soft” ones, such as self-discipline. These skills are associated with our internal procedures. An example may be an exercise which helps us bring a task to an end – which most of us find difficult. We start from working on a specific task for 5 minutes. Research shows that 80% of people who start the exercise, completes the task and they do not postpone it till later. Other ways include, for example, sleeping a few minutes shorter every day, or winning with the sun and getting up before sunrise. Naturally - if we get enough sleep. The most important thing is that our actions and aims should be consistent with our values. If there is a conflict, we cannot move forward in our actions.



Mental health

Physical health is inextricably linked with mental health. We live in the times when a great number of psychosomatic disorders are diagnosed. When we experience high stress, we lack energy, we do not sleep well, we do not feel like doing anything and we are often in a worse mood. We feel weak and not rested after sleep, so there is physical resistance to taking action. Healthy mind is the foundation on which our effective functioning rests.



Health is a sum total of many little actions

To achieve goals, we start from overcoming the least difficulties, slowly moving forward on the way chosen by us. If we overcome small difficulties, we become familiar with them and gain courage to overcome further ones, already bigger. If we do not face problems, we strengthen the tendency to avoid them and we are deep in the place where we do not want to be.

The same principle applies to caring about health – we start from small steps. First, we set ourselves a task which does not scare us and does not seem too little ambitious, either. If you start healthy eating, start from one healthy meal a week. Then choose one day of conscious eating in a week, and then one week in a month. Owing to such an approach applied for several months, many people make great changes which seemed impossible to achieve at first. Even small progress stimulates us, puts us in a good mood and motivates to achieve our goals.



Sleep

You cannot be healthy if you sleep too little. Why?

- During sleep, the brain aggregates experience and sorts knowledge of all day. When we do not sleep, we cannot do the above, and thus we lose the opportunity to build a proper memory for those. During sleep, the brain metabolizes the so called side effects connected with its all day's activity – it has to have time to do it.
- Matthew Walker in his book “Why We Sleep” proves that we cannot reverse defragmentation of our cognitive abilities already after one sleepless night. After years, sleeplessness impairs not only our mental functioning but also our physical strength.
- Remember that a person not having enough sleep behaves like someone under the influence of alcohol, and in such a state it is difficult to try to achieve goals.



Sebastian Kotow
Psychologist, academic lecturer and author
of books on personal growth



Maria Wolna-Pasek and Jakub Pasek, Awaiting

Health and immunity – how to care for them?

For us, like for everyone, the most important value in the world is health. A healthy family means peace and security, physical strength needed to cope with everyday duties, energy to act and take up various activities. Health and immunity are simply things that you have to care for!

Supporting immunity

What is decisive for any organism to be healthy is an effective immune system. This system develops by itself – the only thing for us to do is to refrain from disturbing it, or avoid certain errors.



Don't overheat children – neither dress them too warmly nor maintain high temperature at home.



Don't let them watch television for hours – a healthy and long sleep is very important.



Don't be afraid of building up resistance – running barefoot on snow is something that our children love!



Don't serve junk food – we love vegetables, fruit, wholegrain products, high quality meat and dairy.

“As the twig is bent...”

- or principles and habits that we pass on to children

Children learn by observation. We may explain many things to them, talk about many important matters but if we act contrary to what we declare, our kids will quickly notice and will start copy our behavior, ignoring noble principles.

As I am a teacher and Kuba is a sociologist, we both know very well about that, so we try Gabi, Misia and Kornel to get into good habits, by setting them a good example. We care for our health by following several simple rules.



Breakfast

It is impossible for anyone to “sneak out” from our home without breakfast. We stick to the principle: “Breakfast like a king; lunch like a prince; dinner like a pauper.” Naturally, it is also important that breakfast must be valuable.



Hydration

Our children see that we drink a lot of water and they do so themselves. Sometimes I have the impression that at our home, there are mugs and water bottles lying everywhere.



Rational diet

Our three children know that the more E's in the ingredients of a product, the worse. The children have the habit of checking ingredients because they see us always doing this.



Caring for teeth

Hardly anyone knows that such a common condition as dental caries may contribute to serious diseases. We are aware of that as do our children, therefore caring for teeth has become second nature to us. In the morning, our children go to the bathroom like small zombies. Still sleepy, with eyes half-closed, they put out their hands in search of their toothbrushes.



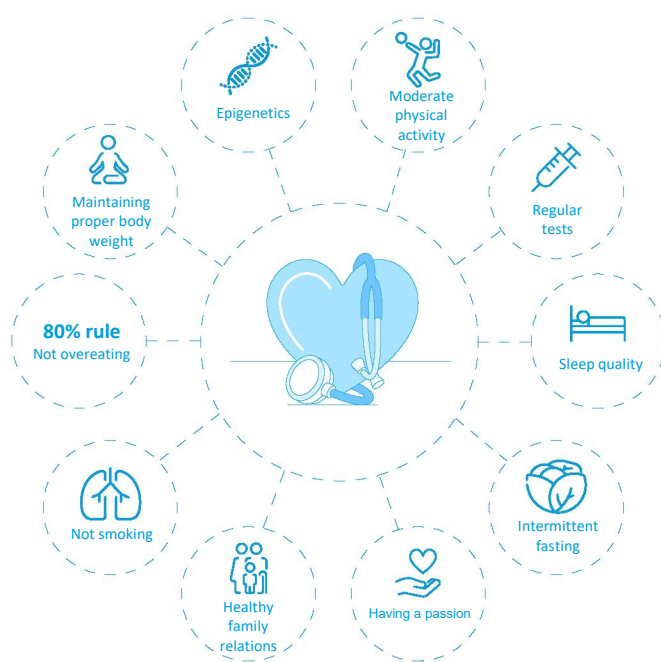
Exercise every day

We do not tell our children “Go out to move about” but “Let's go cycling!” Watching our love of active lifestyle, they begin to like it themselves.

Everyday life for longevity

For our health and long life, we work every day. Choosing what we eat, if we get enough sleep, if we are physically active, if we have a passion and friends and if we care for a cleanly life. Do you know that it is possible to learn longevity? It is never too late to change unhealthy habits. Such a change is necessary to enjoy a healthy life for many years.

What contributes to life length and quality



Scientifically verified biomarkers let us test our current health condition at the cellular level, identify individual risk factors, specify areas which require intervention, to prevent development of diseases or recover the indispensable mental balance.

For example, exercises are of key importance for our health. They activate genes which makes us younger at the cellular level. Good news is that the epigenome is plastic. We may shape it by choosing the right lifestyle and introducing changes as needed. It is us that decide about the quality and length of our life. It is worth consulting specialists who will help correct habits and rituals so that they support our aim – healthy body and healthy mind making it possible to practice our passions.

Source: Surveys by Longevity Center.

What makes it possible to activate genes of longevity

- Regular physical activity: 30 minutes or more daily of moderate to energetic activity (according to research, the most beneficial is 7000 steps per day). Long-term physical fitness does not depend on intensive training at a gym but on natural exercises every day.
- Intermittent fasting.
- Exposure to high and low temperatures.
- A diet in 80% vegetarian, with a large amount of fresh products but also a glass of wine, especially shared with the family and friends.
- Maintaining proper body weight (BMI 18.5-24.9).
- Moderate consumption of alcohol (5-15 g per day for women, 5-30 g per day for men).



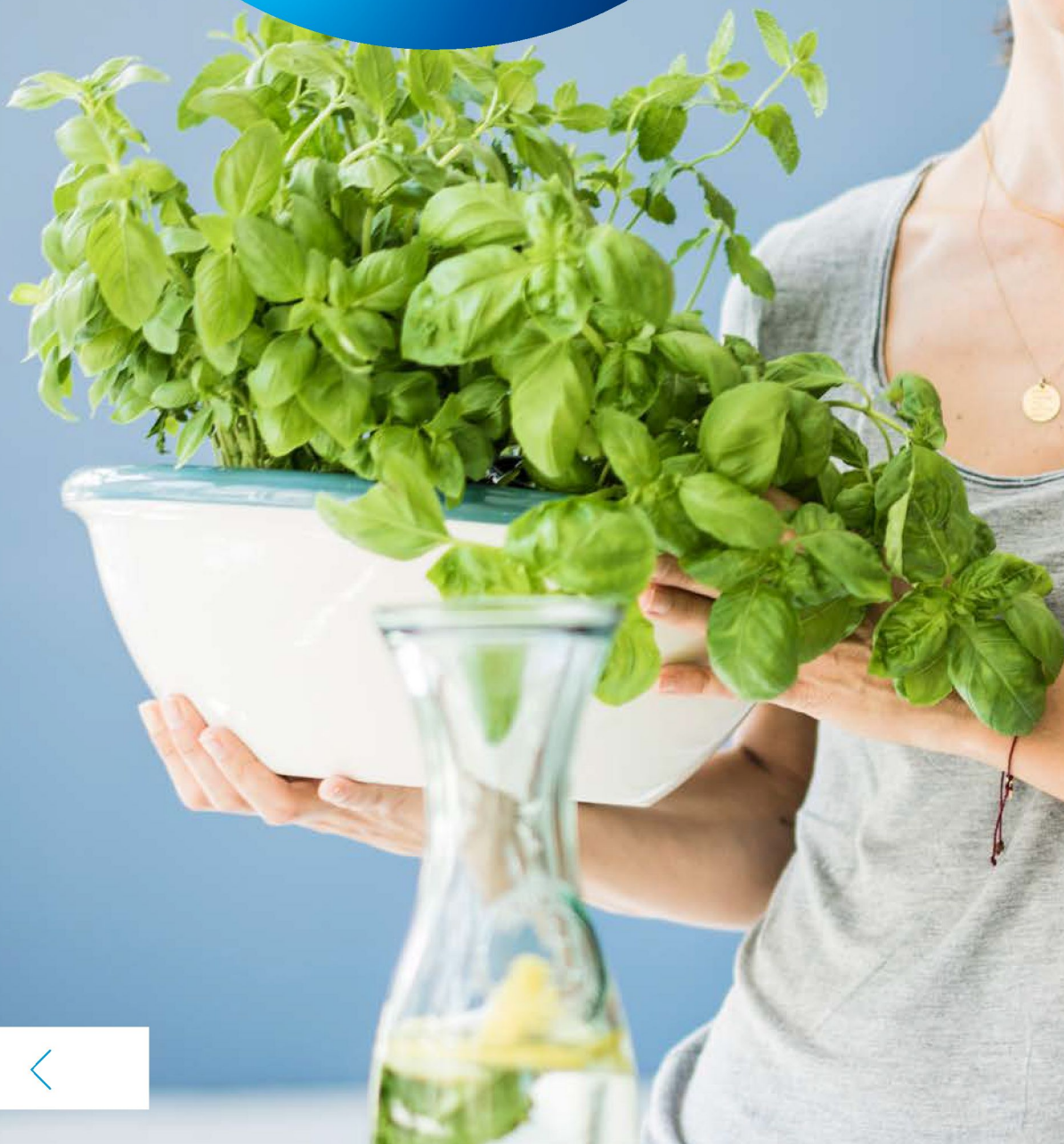
Joanna Bensch

CEO and Founder of Longevity Center

longevity
CENTER



**You are what
you eat**



Change of dietary habits

Introducing healthy dietary habits is a process which involves making specific changes. Each change, in turn, requires time, our persistence and great commitment. Wrong habits may often continue for years, so changing them for the better must then also take some time.

It is best to introduce changes gradually, step by step. First, let's determine **3 important steps**.



At the beginning, I suggest **changing the number of meals**.

It is best to have 5 meals a day. To acquire this habit, set fixed times for meals.



The next step may be, for example, **to give up sweets**. If you restrain your hunger and your body no longer craves for sweet dishes, it is time for the next step...



How many times have you heard: **"You shouldn't leave home without breakfast"**, and still you continue to omit this meal in your diet. You do not feel hungry in the morning, so you assume that if you deliver fewer calories to your body, it will be good for you.

A nutritious breakfast is like fuel for the rest of the day. Having been out of food for the whole night, your body needs energy to be active. What is more, if you skip breakfast, you disrupt your metabolism. A highly-energetic meal in the morning certainly belongs to healthy dietary habits.

A change of dietary habits does not mean a radical change of your lifestyle. Give yourself and your body time to be able to get used to the new principles gradually. Even if the beginning is difficult, you will soon love your new and healthy eating habits.

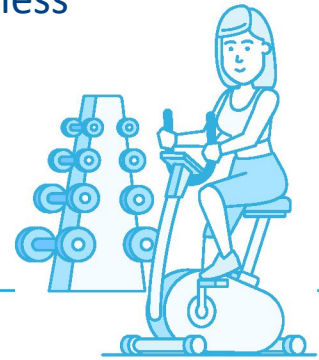
Healthy dietary habits may reduce the risk of developing cardiovascular diseases, obesity, type 2 diabetes. You do not have to change your eating habits completely at once. Remember that each small change may be very important.

Agnieszka Kisielewska-Żuławnik
Dietician, Expert at PZU Zdrowie



How food influences our health

The right body weight is a factor with a significant influence on a person's mental comfort, physical fitness and health condition. **As many as 60% Poles have problems with overweight or obesity.**



Poles are putting on weight at an alarming rate compared to other Europeans. According to most recent data, about 60% Poles have problems with excess weight (overweight or obesity). At present, every fourth adult Pole suffers from obesity. The problem also affects children. In Poland, every fourth boy and every third girl aged 5-9 are overweight and the number of overweight children in Poland is increasing rapidly.

WHO on overweight and obesity

The World Health Organization (WHO) divided consequences of obesity into three groups, depending on how many times higher the relative risk of incidence of a given disease is compared to the population with the right body weight.

- 1 Diseases with a significantly – or **at least 3 times higher** – risk of incidence include: type 2 diabetes, gallbladder diseases, dyslipidemia, insulin resistance and sleep apnea.
- 2 A moderately increased risk – or **2 to 3 times higher** than in persons with the right body weight – pertains to coronary heart disease, hypertension, knee osteoarthritis, hyperuricemia and gout.
- 3 The risk of development of cancers (breast cancer in postmenopausal women, endometrial cancer, colorectal cancer), sex hormone imbalance, impaired fertility, pain in the lower spine is **1-2 times higher** in obese persons than in people with the right body weight.

People suffering from disorders comprising elements of the metabolic syndrome – such as type 2 diabetes, hypertension and dyslipidemia – are recommended to change their diet to reduce body weight. An initial reduction of body weight by 10% a year may bring about positive results, such as: improvement of glycemia, lowering arterial blood pressure, reduction of triglyceride level in blood. A diet often recommended in metabolic diseases is the so called **Mediterranean diet**, because it helps reduce excess weight and is simply healthy.

**Mariola Borowska, PhD in
Health Sciences** PZU Health
Ombudsman



Source: Report of the National Institute of Public Health - State Hygiene Department "Health Condition of the Population of Poland and its determinants in 2020".

Healthy dietary habits



How to share knowledge about healthy diet with children? **It is practice that makes perfect!**

“Tell me and I will forget, show me and I may remember; involve me and I will understand” – these words serve as a guiding principle for the activity of the “School on the Fork” Foundation. Grzegorz Łapanowski and experts cooperating with him show the youngest children that cooking may be great fun. They encourage pupils and their parents to discover together the rich world of tastes, textures and flavors.

Szkoła na Widelcu (‘School on the Fork’) Foundation

The Foundation has actively promoted food education since 2012. People cooperating with the Foundation are experts, dietitians and teachers. Employees and voluntaries run practical workshops, provide schools with free educational materials, organize contests. They want to inspire children to cook fully valuable dishes and make conscious choices from their earliest years.



Healthy nutrition is a considerable challenge today. It does not help us that there is a lot of highly processed food on the market. Some products travel thousands of kilometers before they find their way to our tables. That has had an adverse impact on climate, environment and our health. We have a wide choice but we do not always know how to take advantage of it. Research of the National Food and Nutrition Institute in Warsaw show that already at least 22% of children are overweight or obese. Therefore we should attach a greater importance to food education in Polish schools. If we teach our children conscious nutrition today, they will avoid many problems in the future. Good choices of future generations will change everybody’s life for the better.

Grzegorz Łapanowski

President of the Szkoła na Widelcu (‘School on the Fork’) Foundation

Cook with children!

A guide in several simple steps.

- 1 Make sure you have sufficient time to prepare a meal. Due to this, cooking will be pleasant and stress-free for everyone.
- 2 Put on – and have the child put on – a kitchen apron or clothes which you will not regret being soiled or stained.
- 3 Plan the cooking process. Assign young cooks tasks adjusted to their age. The child’s safety is of course the most important but don’t do everything for him or her.
- 4 Show the child what to be careful about. Explain that the cooker may be hot and a knife – sharp.
- 5 Do not correct the child continually, that will only discourage a young cook.
- 6 Assist them and let them assist you. Show the child that you appreciate your cooperation.



More advice can be found at the website of the School on the Fork Foundation
dobrzejemy.szkolanawidelcu.pl



Oyster mushrooms with spinach and brown rice



Ingredients

- 80 g brown rice (200 g after cooking)
- 100 g oyster mushrooms
- approx. 50 g fresh spinach
- piece of ginger root (10 g)
- piece of leek (30 g)
- 1 carrot (approx. 100 g)
- 2 shallots (approx. 50 g) - a shallot may be replaced by an ordinary onion
- 4 cloves garlic, sliced
- 150 g tofu
- half lime
- 30 g honey (e.g. lime honey)
- 50 ml soya sauce
- fresh hot chili pepper to add flavor, with seeds removed and finely chopped
- 50 ml oil for frying
- 20 g roasted sesame seeds
- half bunch of chives, finely chopped (for serving)



Preparation

Cook rice following the instruction on the package. Cut oyster mushrooms in halves lengthwise. If spinach has thick stalks, cut them off and chop finely. Cut spinach leaves into thin strips. You can achieve such an effect by rolling up several leaves and slicing them very thinly (the technique is known as "chiffonade"). Peel off ginger, leek and carrot. Cut them into long thin strips ("julienne"). Cut shallot into feather-like flakes and dice tofu finely. Heat half of the oil on the frying pan. Put in oyster mushrooms and fry them with a bit of salt until golden brown. Mushrooms may be also roasted: put them on baking sheet lined with parchment paper, sprinkle with oil and salt. Roast them in the oven at 180°C for about 15 minutes until very brown. Drain excess fat from the roasted mushrooms. Pour the remaining oil onto the frying pan. Fry tofu for approx. 3 minutes until golden brown. Do not mix too often. Add shallots and chili. After 2 minutes, add carrot, ginger, leek and garlic. Fry for 1 minute. Reduce heat. Add cooked rice and heat for about 1 minute. Flavor the dish with lime juice, soya sauce and honey. Sprinkle with chives. Transfer the dish from the frying pan to bowls. On top of each portion, put spinach and oyster mushrooms. Sprinkle everything with sesame seeds.

Potatoes and hasselback pumpkin with kale



(3 portions)

Ingredients

- 9 potatoes, clearly scrubbed
- half butternut squash, peeled and with seeds removed
- 50 ml rapeseed oil
- 3 cloves garlic, sliced
- 1 and a half teaspoon of dried thyme
- 1 spoon of smoked pepper
- hot pepper to add flavor
- 20 g Parmesan cheese
- 3 kale leaves
- 2 shallots (approx. 50 g), finely diced – shallots may be replaced with red onion
- 2 radishes
- approx. 130 g brown lentils from a can
- 3 spoon linseed oil
- about half lemon
- half bunch of parsley, finely chopped

Preparation

Preheat the oven to 180°C. Slice potatoes and pumpkin by making evenly spaced about 3-5 mm thick slices – without cutting the vegetables through. It is best to place two wooden spoons on either side of the vegetable to prevent the knife from slicing all the way through the bottom. Place the vegetables on baking sheet lined with parchment paper. Sprinkle with rapeseed oil. In the cuts, insert sliced garlic. Sprinkle the vegetables with salt, thyme and smoked and hot pepper. Roast the vegetables for 30-45 minutes until they are soft. Increase the temperature to 250°C. Sprinkle the vegetables with Parmesan and continue baking for 5 minutes until the cheese is brown. Detach kale leaves from stalks, then tear them apart into mouthful-sized pieces. Blanch kale: throw the leaves into hot salted water, with a tiny amount of sugar, for about 30-60 seconds. Transfer them at once to ice-cold water. Drain and leave in colander for a few minutes. Cut radishes into thin slices and also transfer them to cold water for 15 minutes for them to become crunchy. Pour linseed oil on kale, radishes, lentils and shallots.

Sprinkle the vegetables with lemon juice (to add flavor). Season with a pinch of salt and pepper. Mix the salad. Put a portion of roasted potatoes and pumpkin as well a portion of salad. Sprinkle the whole with parsley leaves.



You are what you eat...

Food has a huge impact on our health, and we do have an influence on what and how we eat. Therefore we have meals together to celebrate the time. We teach children that food is used not only to fill the stomach. We must nourish our bodies but this should go together with pleasant feelings.



How it started

If somebody had told me that I would prepare healthy meals, I would have treated it as a joke. A turning point came when Henio was born and we learned that he had Down syndrome. I looked everywhere for answers to the question how I could help him become more independent. I learned that his body must be provided with proper ingredients to support the functioning of the brain – due to which Henio would be more concentrated, more attentive and calmer, without problems with overweight or any disorders associated with an unhealthy diet. It was a moment when we decided to change out diet completely.

We do what is good for us

I have four children, two of whom are demanding, and I cook for our family every day. I know what is good for us and I know I do it well. I am happy that we are not ill. Our family became very soon a large family, so I cooked the same but more. The awareness that a home yoghurt prepared by me has a beneficial impact on my family and is tasty, motivated me to prepare new dishes. My husband and I noticed very quickly that we are more energetic, we feel and look better. Headaches, sudden craving for sweets, symptoms of endometriosis – all that was gone!

We care about healthy diet every day

I motivate others for healthy eating and thus for caring for themselves and their children. I consulted a dietician many times, especially about animal fats and oils. My husband goes to a small market for fresh seasonal fruit and vegetables. We have suppliers of good quality meat, especially poultry and beef, to prepare delicious and healthy chicken or beef stock, which has a great impact on intestines, bones, joints and skin. It is worth having it at any time, not only when you have a cold. That's why broth is on our table practically every day. We also eat fresh fish rich in fatty acids and easily digestible protein. And something which is always at our home, namely fermented products, such as pickles, yoghurts or sour cream. Also important are herbs and freshly squeezed fruit and vegetable juices, which my children simply love. These are very simple products which our grandmothers prepared every day! Try to prepare our date cookies, our children love them.

Monika Hoffman-Piszora
Dzieciaki Cudaki (Weirdie Kiddies)



Ingredients:

- 10 large soft dried seedless dates
- 1 heaped tablespoon of coconut oil
- 5-6 tablespoons of date flour

Date cookies

Mix all the ingredients to make a smooth dough. From the dough, form cookies about 0.5 cm thick. Preheat the oven to 170°C. Put the cookies on baking sheet lined with parchment paper. Bake for approx. 15 minutes, then take them out of the oven and put away to cool.



Cooled cookies are ready to eat.



Ingredients

- free range chicken stock part together with giblets
- piece of bovine bone or some other piece of beef, e.g. eyeround (you may add rabbit, pigeon or turkey meat)
- 6 carrots
- 6 parsleys
- 1 onion
- 1 leek
- half celery
- 3 bay leaves
- 5 allspice berries
- several black pepper grains
- fresh or dried lovage
- cabbage leaf

Stock

I cook stock in a large pot, using free range meat – I always try to prepare it from a few kinds of meat. Such broth is the basis of almost all dinners for children so I do my best to make it most substantial.



Remember – for stock to be clear, you must simmer it on very low heat. It needs to “bubble” very lightly.

**Exercise is health,
as everybody knows**





Sport means health when...

I can hear more and more often that I inspire children and adults to exercise regularly or to learn playing tennis. I am very glad to hear that but at the same time I always try to keep professional sport distinct from amateur sport and I talk not only about my experience as a professional athlete.

Of course, as an active tennis player I have certain limitations – in my free time, I cannot decide on doing any sport because some activities involve the risk of injury. I often choose to go sailing on a SUP (stand up paddle board), which is a safe and not very intensive activity. It is very relaxing and gives you the opportunity to stay outside, to enjoy the environment. It also develops your whole body. And this is just the gist of physical activity for health – it is enjoyable, relaxing and you do not have to be streaming with sweat and exceed your limits... unless you like doing that as people have all sorts preferences regarding sports.

I would like to encourage you to look for “your own” activity from the earliest childhood (parents will play an important role here) – an activity to which you do not have to force yourself, which is fun for you, which you enjoy, and which is very good for spending time on. It is also worth not limiting yourself to one discipline: looking for the perfect one is a great opportunity to gain experience, develop physically in various areas, meet people, integrate with peers.

As far as I am concerned, I did not start my adventure from tennis. First, it was football which I enjoyed playing thanks to my school. I liked it because I could spend time with my friends this way. Next, it was swimming, when my dad enrolled me on a course. It turned out very quickly, though, that I do not feel very great in water. Only then I turned to tennis, which my older sister had trained before me – I observed her training from time to time.

Whether we want to be professional or amateur athletes, we must do the sport that we enjoy. Look for activity which is enjoyable to you. Joy from doing sport is equally important as discipline and determination to stay motivated and persist in doing this sport. And that will bring us health benefits in the future.

I recommend that :-)
Iga Świątek

How to start your sport adventure

Good results in sport are achieved not only through determination and intensive training. If you plan to start regular training, you must first learn to listen to your body. It is important to get it used to the effort gradually and choose loads depending on how you feel.



At the beginning, assess your condition

A sport adventure should be started from checking your condition and movement patterns used by your body. This may be done by a physiotherapist or a trainer of motor skills. They will do tests to determine scope of movements and body balance in functional tasks. On the basis of the tests, they will be able to assess which elements of the motor system which make it difficult for a given person to move correctly and how the person should avoid the associated loads.



Start quietly

When you check your condition, you can start a sport adventure. At first, it should be activity of low intensity, including stretching and isometric muscle tensions. These are tensions very safe for joints because they do not overload joint surfaces and maintain their stability. Pilates is consistent with these principles, very beneficial and safe, that's why I am very happy that this discipline has become so popular.



Try going to a gym

At that stage, I also recommended a gym, which is recommended less frequently to beginners, although it works great. Exercises at a gym are done in stable, isolated positions in which it is more difficult to make mistakes. Naturally, a gym has low functionality and at present activities using natural forms of movement are becoming popular. A gym, nevertheless, is a great basis for training other sports.





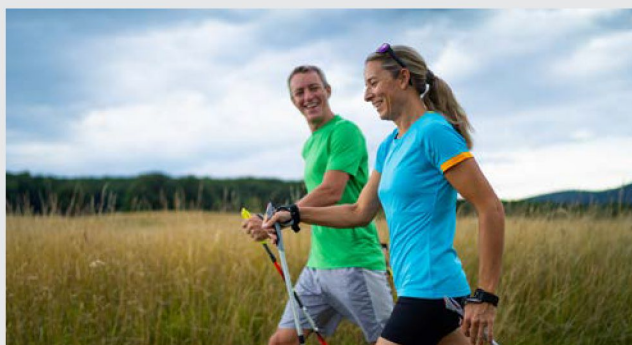
Do not exert yourself

It is important that activity you take up cannot cause pain while you are doing it. You should not fight your own body. It should gradually acquire the habit of making an effort and doing complicated motion sequences. Remember that preparation of the respiratory and cardiovascular systems and the appropriate scope of movements and strength are not everything – our body is controlled by the nervous system. If it has not been stimulated for some time, then certain neural pathways become dormant and need re-tracking. This is why you should select loads depending on how you feel and not force yourself to an effort to which you are not ready yet.



Go walking and do exercises

When you start working out, a great way to get used to movement is to take brisk walks combined with doing some exercises. These may be movements along straight planes or circular. These exercises should involve, in turn, most joints, starting from feet, through knees, hips, trunk, neck, arms, elbows and wrists. When you perform active movements, you may do stretching, transferring body weight, without dynamic swings.



This starting period of training should take about 2-3 months. Afterwards, you can start more demanding strength and endurance training, which combine dynamic forms of movement with motion patterns advanced in terms of coordination.

Aleksandra Wysokińska
Physical therapist at PZU Zdrowie



Exercises at home for beginners

Beginners should start from simple exercises of low intensity and with the only load being the body weight. Before exercises, it is very important have a warm up, which should take about 10 minutes. During such preparation, we do quiet circular motions of each joint in turn and static stretching as long as it is comfortable.

At the end of warm up, we stimulate the circulatory and respiratory systems by marching intensively or jumping.

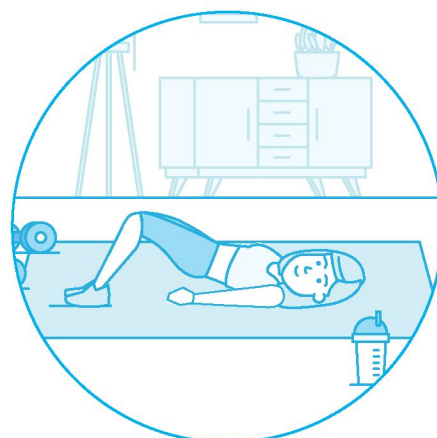
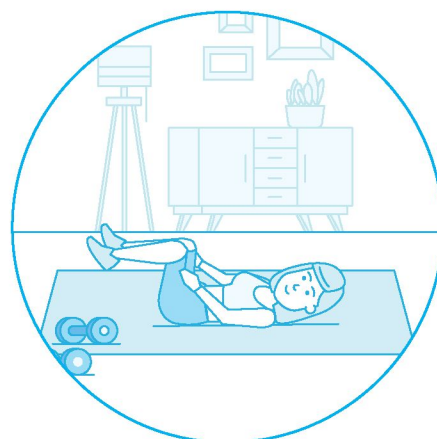


If you start exercising at home, then the basic set of exercises should include:

- half-squats,
- raising on toes,
- stepping up,
- sitting on a chair and getting up,
- standing on one foot,
- walking sideways half-squatting,
- drawing knees to abdomen while lying on the back,
- raising hips while lying on the back,
- contracting shoulder blades while lying on the stomach,
- push ups with wall support.

Exercises should not cause pain and after their completion should make your body stimulated in a pleasant way and flexible. Training sessions are effective and safe when they take place regularly and at a set time.

Aleksandra Wysokińska
Physical therapist at PZU Zdrowie





Healthy body in a healthy mind

I am a man of the road. Not only in the sense of expeditions but also a journey through life. On the journey, healthy body and healthy mind play an important role. Without a resilient mind and body, I wouldn't have made all the expeditions or achieved business or personal objectives. This, in turn, would not be possible without training and exercise.

Exercise can replace many drugs but no drug can replace exercise. Therefore my everyday routine is based on exercise of various type: I do yoga, go jogging, swimming and cycling. This is a foundation on which I build my physical and mental condition. I usually wake up at 6 o'clock and for 30 minutes I practice sun salutation and meditation, then I go running for 40 minutes. I also try to go swimming and exercise at a gym twice a week.

Most often, I do exercises regularly, at fixed times. Also, I like running in the company of other people, also with my friend and trainer, Tadeusz. Everyday, I am motivated by my friend Przemek and his achievements. Relations with other people are very important for me. Sometimes, using apps, I join various communities and we compete together.

First of all, however, I keep trying to become a better version of myself all the time, following also the principle of healthy body in a healthy mind.

Exercise is one ingredient of well-being but equally important is the right diet and quality of resting. I avoid junk food, sugar in any form and alcohol. I try to have at least 7.5 hours for undisturbed sleep.

Owing to these simple principles, I can meet challenges important to me and conquer further poles, and as a reward, peacefully drink a cup of coffee and look at trees outside the window.

Marek Kamiński

Conqueror of both polar caps, founder of the Marek Kamiński Academy

**We act
and get tested**





Early diagnostics is a chance for a longer life

Many of the common diseases of affluence, such as hypertension, arteriosclerosis or diabetes, do not show any symptoms for a long time, and then suddenly appear - heart attack, stroke, leg ulcers which are difficult to heal or potency disorders are severe complications associated with these diseases.

There are also times when we function below our capacity for months or even years, battling chronic fatigue syndrome – and put it down to our daily responsibilities. However, that may turn out to be caused by a disease, such as hypothyroidism, iron deficiency or insulin resistance, and the right treatment quickly improves quality of life.

For years, Polish oncologists have worried that many patients come to them at such an advanced stage of the disease that little can be done for them. These individuals needlessly die prematurely from cancers that could have been cured if detected earlier. And yet the common neoplastic diseases in Poland – such as colorectal cancer, prostate cancer, breast cancer, cervical cancer and hematological neoplasms – can be diagnosed and treated early, primarily through screening testing.

Screening of overall health is not painful or very expensive, and it can give you so much – a longer life and a better life quality. However, it should be a reasonably planned activity. It is advisable to seek medical advice for this purpose. Your doctor should also look at your results, even those that appear to be within laboratory norms. Sometimes what seems to be a good result, in the context of symptoms or results of other tests, requires a more comprehensive diagnosis.

Take advantage of the opportunity that screening testing provides – the world is a more beautiful place when you are healthy and able to enjoy it!

Magdalena Gudzińska-Adamczyk, medical doctor
Epidemiologist at PZU Zdrowie SA

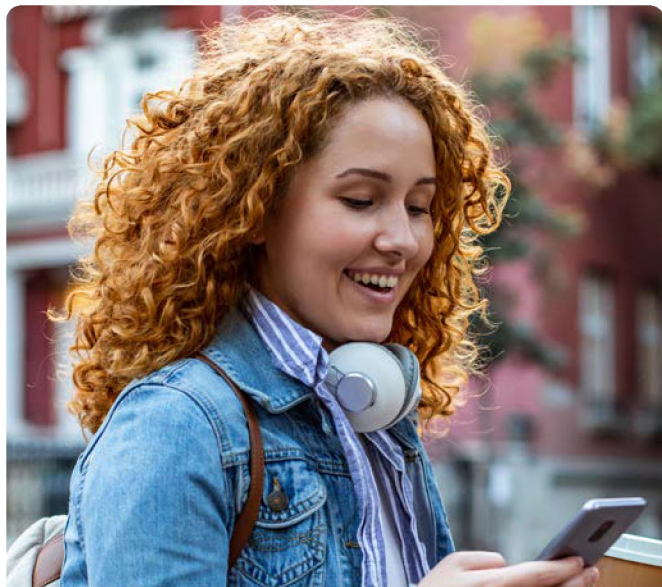


Prevention is better than cure

Testing schedule

Diagnosing a disease early greatly increases chances for complete recovery. Such a treatment allows for reducing e.g. the risk of the occurrence of colorectal cancer even by 60-90%. **That is why it is important to remember about preventive medical testing.**

Women



After turning 20

- Self-examination of marks on skin - **every month**
- Breast self-examination - **every month** (between the 6th and 9th day of menstrual cycle)
- Arterial pressure measurement - at least **one a year**
- Dental check up - at least **once a year**
- Blood morphology, general urinalysis - **every 2-3 years** or more often
- Gynecological check-up: Pap test (**3 years after sexual initiation**), breast examination by a physician, ultrasound of breasts - **every 3 years** or more often
- Chest X-ray - **every 5 years**
- Lipid panel - **every 5 years**



After turning 30

- Self-examination of marks on skin - **every month**
- Breast self-examination - **every month** (between the 6th and 9th day of menstrual cycle)
- Arterial pressure measurement - at least **one a year**
- Dental check up - at least **once a year**
- Blood morphology, general urinalysis - **every 2-3 years** or more often
- Gynecological check-up, transvaginal ultrasonography, Pap test, breast examination by a physician, ultrasound of breasts - **every 3 years** or more often
- Lipid panel - **every 3-5 years** or more often
- Chest X-ray - **every 5 years**
- Eye examination by an ophthalmologist, examination of fundus - **every 5 years**

Women



After turning 40

- Cardiovascular risk assessment
- Self-examination of marks on skin - **every month**
- Breast self-examination - **every month** (between the 6th and 9th day of menstrual cycle)
- Arterial pressure measurement - at least **one a year**
- Dental check up - at least **once a year**
- Gynecological check-up, transvaginal ultrasonography, Pap test, breast examination by a physician, ultrasound of breasts – **once a year**
- Eye examination by an ophthalmologist, examination of fundus and intraocular pressure - **every 2 years** (people with visual impairment, according to a doctor's orders).
- Blood morphology, general urinalysis, examination of the level of thyroid hormones - **every 2-3 years** or more often
- ECG - **every 2-3 years**
- Screening tests for diabetes (fasting blood glucose) - **every 3 years** (after turning 45 years of age)
- Lipid panel - **every 3-5 years** or more often
- Chest X-ray - **every 5 years** (if you smoke - once a year)



After turning 50

- Cardiovascular risk assessment
- Fracture risk assessment
- Self-examination of marks on skin - **every month**
- Breast self-examination - **every month**
- Arterial pressure measurement - at least **one a year**
- Dental check up - at least **once a year**
- Eye examination by an ophthalmologist, examination of fundus and intraocular pressure - **once a year** (people with visual impairment, according to a doctor's orders).
- ECG - **once a year**
- Gynecological check-up, transvaginal ultrasonography, Pap test, breast examination by a physician, ultrasound of breasts - **once a year**
- Mammography - **every 2 years** (if there are genetic predispositions - once a year)
- Blood morphology, general urinalysis, examination of the level of thyroid hormones - **every 2-3 years** or more often
- Lipid panel - **every 3-5 years** or more often
- Chest X-ray - **every 5 years** (if you smoke - once a year)
- Screening test for colorectal cancer (colonoscopy) - **every 5 years**

Men



After turning 20

- Self-examination of marks on skin - **every month**
- Self-examination of testicles - **every month**
- Arterial pressure measurement - at least **one a year**
- Dental check up - at least **once a year**
- Blood morphology, general urinalysis - **every 2-3 years** or more often
- Examination of testicles by a physician - **every 3 years** (in men who are at risk of prostate cancer, also regular rectal examination)
- Chest X-ray - **every 5 years**
- Lipid panel - **every 5 years**



After turning 30

- Self-examination of marks on skin - **every month**
- Self-examination of testicles - **every month**
- Arterial pressure measurement - at least **one a year**
- Dental check up - at least **once a year**
- Blood morphology, general urinalysis - **every 2-3 years** or more often
- Examination of testicles by a physician - **every 3 years** (in men who are at risk of prostate cancer, also regular rectal examination)
- Lipid panel - **every 3-5 years** or more often
- Chest X-ray - **every 5 years**
- Eye examination by an ophthalmologist, examination of fundus - **every 5 years**

Men



After turning 40

Cardiovascular risk assessment

Self-examination of marks on skin - **every month**

Self-examination of testicles - **every month**

Arterial pressure measurement - at least **one a year**

Dental check up - at least **once a year**

Rectal examination within prostate cancer prevention - **once a year**

Eye examination by an ophthalmologist, examination of fundus and intraocular pressure - **every 2 years** (people with visual impairment, according to a doctor's orders).

Blood morphology, general urinalysis, examination of the level of thyroid hormones - **every 2-3 years** or more often

ECG - **every 2-3 years**

Screening tests for diabetes (fasting blood glucose) - **every 3 years** (after turning 45 years of age)

Lipid panel - **every 3-5 years** or more often

Chest X-ray – **every 5 years** (if you smoke – once a year)



After turning 50

Cardiovascular risk assessment

Regular consultations with a urologist, rectal examination

Self-examination of marks on skin - **every month**

Self-examination of testicles - **every month**

Arterial pressure measurement - at least **one a year**

Dental check up - at least **once a year**

Eye examination by an ophthalmologist, examination of fundus and intraocular pressure – **once a year** (people with visual impairment, according to a doctor's orders).

ECG - **once a year**

PSA (prostate-specific antigen) test - **once a year**

Test of occult blood in the stool - **once a year**

Blood morphology, general urinalysis, examination of the level of thyroid hormones - **every 2-3 years** or more often

Lipid panel - **every 3-5 years** or more often

Chest X-ray - **every 5 years** (if you smoke – once a year)

Screening test for colorectal cancer (colonoscopy) – **every 5 years**



Every patient deserves a better care

Patient experience - how to allay patients' fears before tests

Patient experience is the sum total of all interactions and events experienced by a patient during treatment at a medical center. Patients acquire consumer habits from other areas of life and thus expect the best quality also – and even primarily – when using medical services. They pay attention, increasingly often, if a given medical operator is guided by patient experience in its operation.

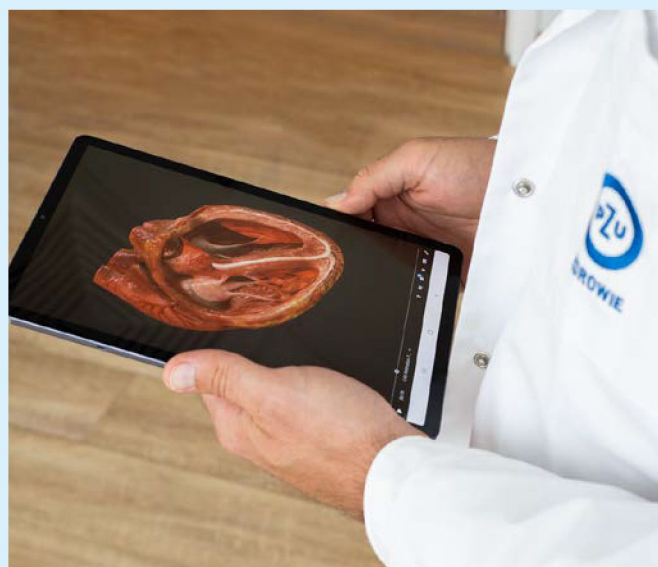
Therefore, at PZU Zdrowie, we count on a unique healthcare model which refers to patient experience. When patients choose a medical center where they will use healthcare services, they notice not only the competence and experience of the physician and the entire medical staff but also such aspects as empathy, commitment or kindness. What is also important for patients is the sense of agency and security as well as the trust in the institution to which they entrust their health.

Role of telemedicine in promoting prevention

All of the above is of great significance for changing habits of patients and their interest in prevention. A patient who has positive experience with health care institutions will be more inclined to have regular tests.

What also plays an important role in promoting prevention are modern remote forms of health care. Many common complaints do not require personal contact between patient and doctor - a telepresence interview alone is sufficient to make an accurate diagnosis and initiate effective treatment. During a telepresence interview, a doctor may issue a prescription or referral for a test, which will be the first step to a comprehensive health check-up. Patients appreciate digital solutions which prove to work, for instance, while travelling or in an emergency.

Appreciating the opportunities provided by new technologies, it is worth remembering about regular diagnostic tests in stationary facilities rather than putting them off for later.



Anna Janiczek
President of the PZU Zdrowie
Management Board

**They lived
happily ever after**



About growth, passions and making dreams come true

Listen attentively to yourself
– dare to dream and make your
dreams come true!

We are usually afraid to talk about our dreams aloud – we hide them deep, often embarrassed that “we cannot afford them”. In such a way, we don’t allow ourselves to achieve them.

If you are able to dream about something, then you are able to fulfill this dream. Look, people go into space, construct 50-storey buildings... They have the same arms, legs, heads as you – why shouldn’t you succeed?

We often lose dreams through fear. There is nothing wrong with being afraid of failure. Leaving the comfort zone to find fulfillment is accompanied by fear – but you mustn’t surrender to it. You must pluck up a little more courage and overcome the fear.

Be afraid but act. Your actions are your courage and belief in yourself. Who will believe more in your abilities than you?

I repeat this sentence aloud to myself everyday: “How is the world to believe in me if I don’t believe in myself?”

A successful growth is based on simple arithmetic, where we add, join and get a good result.



Marta Wojtal
Photographer



Is there a recipe for success

Some time ago I realized that what mainly drives me to act is pursuit of the feeling of fulfillment, harmony, state without worries, without the constant “have to”, without feeling guilty; a state in which I am attentive, present, reconciled with everything that surrounds me; the state generally known as happiness.

First, I tried to achieve it with further conquests, so called successes which confirmed my worth.

I was admitted to the studies which as a girl from a small town I had thought to be beyond my reach, I got a full-time job at the theater I had dreamed about, I played roles I had wanted to play, I gained recognition but these successes were enough only for a moment. Already after a few days, a new challenge appeared, pursuit which outshone the last success, over and over again.

Then, there was a time of attempts to achieve self-fulfillment through passions. Extreme ones – parachuting, paragliding, kite surfing, rafting, reaching the borders. I felt a brief relief at the moments when I balanced on the boundary, without compromises! “I feel I am alive,” I repeated to myself after each extreme experience. And these were actually moments when I lived life to the full. Adrenalin, cortisol, the heart beating fast – I am happy! Yes but nature always aims to achieve harmony, after a rise, there must be a fall. Such an approach is short-run.

Another stage. I come from a very strong, traditional family. I thought that if I start my own family, I will surely bridge the “gap” I felt, that little part inside me which did not let me be happy. I met “my one and only”, we married and soon our first Son was born. It seems a perfect life – a story from a fairy tale, but from time to time, though, the “gap” shot through me to the core, made me restless, tormented me.

‘Is there something wrong with me?’ I asked myself. I have everything – successful professional life, a wonderful family, we are healthy, we love one another, we fulfill our dreams. Why does the “gap” sometimes look me blatantly in the eye to ask:

“Are you really completely happy?”

And then, there was a turning point. It was one night, a flash, a moment. I felt calmness and certainty.

Happiness is not something that some people come across and others don’t. Happiness is a matter of decision and it depends on my attitude how I interpret reality. I understood that I have two solutions: either I am going to pursue an illusory fulfillment or I will decide to be happy from now on.

A beautiful theory but how to put it into practice? I found a universal remedy which can be found closer than it seems – it is acceptance. I may have no influence on fate but how I interpret it and what I do with it – this I can control! I also understood that acceptance is not a matter of decision. I may struggle with what there is but it is in vain as it only leads to loss of strength, or I may accept what is happening in my life, draw on it and flow. I started thinking so every day and, believe me, it works! Actually, it works great! It gives me a sense of absolute safety and calm because I know that it is exactly as it should be.

So, is there a recipe for happiness? Probably everyone must find their own – in my case, acceptance is the key. A key to freedom. A key to happiness.

Emilia Komarnicka-Klynstra
Actress





Start saving with your entire family

What is important in a family is not only caring for closeness and relationships but also caring for home finances. Harmony in a family is shown in many aspects, including the financial one.

Let's start from the fact that saving is not just reducing expenses by giving up things to buy. Because expenses cannot be avoided. Therefore instead of holding your wallet tightly, it is better to look at all your home accounts. I mean not only water, electricity and gas but also telephones, subscriptions and apps. If you look at the costs, you may be surprised how much money slips through your fingers.



What matters is quality rather than quantity

As far as expenses are concerned, each family has different needs and a different "thickness" of the wallet. What should be the same for everybody is moderation in shopping. I regard this moderation as limitation of the number of products bought. It is better to buy less but of good quality. Good enough for the products to be used for years. For example, if you buy a good baby carriage or bicycle, it will be used by several children one after another. The same applies to clothes and household equipment. Moderation means reducing consumption but not quality. Poor quality products are a temporary illusion of saving. They usually wear out and they must be replaced for new ones very soon.



When you go shopping, take your head and a list

Buy only what you need. How to do it with shopping for food? I start from preparing a menu for one week: I write down dishes for breakfasts, lunches and dinners, which are nutritious, healthy and tasty and which I can prepare quickly. Based on the menu, I create a shopping list. I do not lose time in the shop and I do not waste food. What is left over after meals, I reuse, freeze and serve day after day. This is nothing different from "content recycling" which was used by our grandmothers: tomato soup from chicken stock or dumplings from potatoes.



Make shopping automatic

It is best to make shopping for food automatic. It is enough to take advantage of the offer of online shopping. They help create a digital shopping list and provide food supplies to a family quickly and economically. If you learn to plan menus, shopping will take you only 30 minutes a week. In this way, you will avoid unnecessary expenses, e.g. for fuel.

Introduce good habits in your family

Work out several simple principles at home, to help you in saving. To give you examples, I will describe several ones that we use.



Turning off the light, closing windows after airing, caring for physical belongings, even such small as a school bag or crayons – all of these are very important for the parent's finances. Children do not know that if we do not explain it to them. This is precisely home economics.

Agnieszka Stefaniuk
Family Fun by Mum



**Let's take care of
financial prevention**



Let's talk about money

We care for financial prevention too little. We do not touch on the topic of money for fear of being perceived as snobbish or complaining people. But money is present in our life and we know how much depends on it. Especially that any budget – big or small – must be managed wisely. And wisely means in such a way that we have enough money for now and for later.



Financial prevention is financial management so as to secure cash in case of unexpected events. One of its elements is insurance. Due to it, by paying regularly a relatively small premium, you may count on substantial aid in hard times.



How to choose the right insurance



Think what events may cause you to need extra cash

They include first of all accidents and diseases but also the death of a person whose income is an important part of the household budget. In such situations, you may need money from insurance, e.g. for additional treatment and – if you cannot work – for current expenses. Think also of saving for retirement or financial support for children's start into adulthood.



Analyze your financial and family position. Talk to an insurance agent

An agent will conduct a professional analysis of your position and will adjust insurance to your needs and financial capabilities.



Agnieszka Rowińska

Director of the PZU and PZU Życie Offer
Management Department



How to find cash for insurance



Keep a household budget

Add up income and fixed costs. Also, monitor other expenses. Even if it is first not obvious to you where you can make savings, you will soon see which expenses are not needed and can be given up.



Plan expenses

Planning expenses allows for avoiding ill-considered decisions made on the spur of the moment. It gives you time to find good quality products you need at a lower price. In this way, you will save money. It is worth doing shopping with a list – this saves not only cash but also time. A list lets you control whether you buy only what you need and whether you spend as much as is necessary.



Check prices

Check how much you pay, e.g. for electricity or the Internet. You may renegotiate terms and conditions of agreement or find less expensive suppliers – this is another source of savings.

Following these rules, it is easier to find money to achieve various objectives, e.g. for insurance.

At PZU, premium may be spread out even into 12 payments during a year so that everybody can afford protection they need.



A healthy and peaceful life is a long life...

What insurance has to do with it

For most of us, the most important values are health, family and peace – including financial stability, because it gives to a large extent the sense of security. What insurance has to do with it? Insurance is a real aid in many difficult life situations, e.g. after an accident, in illness, in case of the death of a loved one, in retirement. It is a support for you and your family – mainly financial, but not only.

What you care for most

Selecting insurance, think of what is most important to you. Consider which of the following areas is so essential and important that it is worth protecting it.

Health protection – for you and your relatives



- Financial support in treatment - e.g. funds for tests, consultations with specialist physicians, payment for therapy.
Comprehensive organization of treatment abroad and coverage of the related expenses.
- Help in recovery after completing treatment - funds, e.g. to pay for rehabilitation in a private medical center, tests and follow up consultations with specialist physicians, payment for taking some leave to rest after combating the disease.
- Support in case of losing income – during treatment or after completing it when you still are not able to take up work.

Financial protection of your family in case of your death



- Funds for your relatives for the future – e.g. for current maintenance expenses, education of children or ensuring their good start into adulthood.
- A policy which may secure your financial liabilities – e.g. a mortgage loan, a regular loan, etc.
- Cash that may help continue a company's operation in case of the death of the owner or partner.

Saving for the future



- Capital for you or your family for the future - e.g. extra funds for your retirement or cash, e.g., for studies or apartment for your child.
- Guarantee of disbursement of specified amount at the end of the insurance - the disbursed amount does not depend on situation on financial markets, e.g. the stock exchange. Due to this, you do not risk losing your savings.

Support in selecting insurance

The best insurance is such that secures your needs. You are not sure which offer is the most advantageous for you? Talk to an insurance advisor. He or she will help you choose the right policy.

What is the role of insurance advisor

- Asks questions Sometimes, they are difficult (they may be about diseases, random events, death) but necessary to determine correctly the scope of insurance cover.
- Defines your needs - or what is most important to you - and adjusts appropriately the scope of insurance and amount of benefits.
- Suggests the scope of insurance which is perfectly adjusted to your expectations. Explains clearly what you will gain due to him or her and what he or she cannot provide.



Piotr Rolnik

Insurance advisor at PZU Życie

It may happen...



During a walk with his wife, Marek suddenly felt a strong headache. After a moment, he had problems with balance and coordination and also speaking. Fortunately, an ambulance arrived in a flash. It turned out to be a stroke. While discharging him from hospital, the doctor said that the most important thing then was rehabilitation. Immediately and even for a few months. Otherwise, Marek would not regain full fitness.

Luckily, Marek was able to pay on the spot for rehabilitation procedures in a private facility. He had additional protection – **insurance for serious illness and hospitalization**, for which he received disbursement for having a stroke and hospitalization. From the disbursed amount, he also paid for current bills and loan installments.



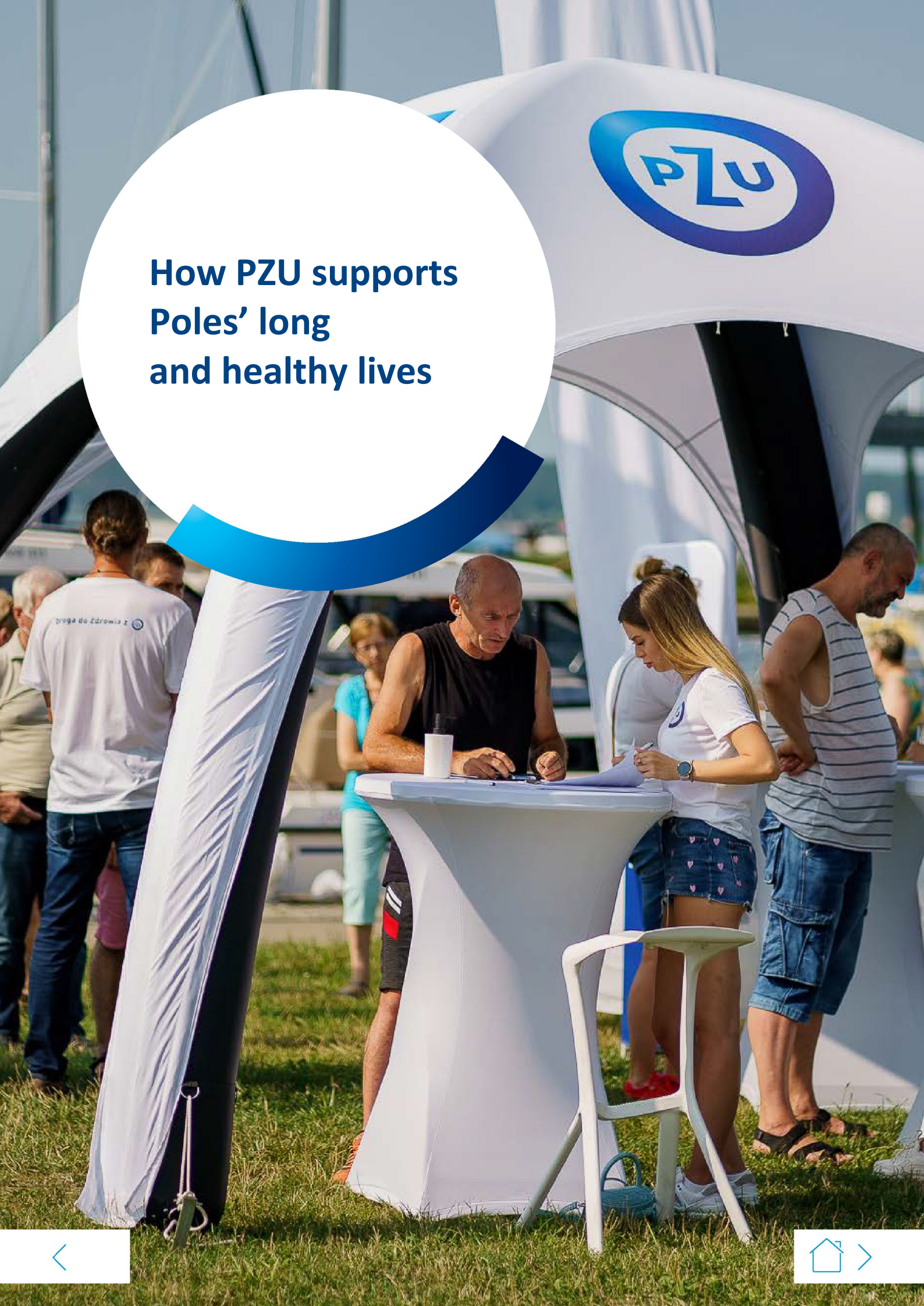
When Ewa was diagnosed with advanced breast cancer, she did not break down. She had the right insurance policy. She asked the insurer to help verify the diagnosis and treatment methods. An oncologist from Boston, who read the case history, recommended the right therapy. On this basis, Ewa was proposed three facilities abroad which specialize in treatment of this kind of cancers. She chose a hospital in Munich. There was underwent chemotherapy and an operation to remove the tumor.

Medical consultation abroad, flight to Munich, arranging and paying for treatment as well as the stay of her friend (who took care of her while she was ill) – all of these were handled by PZU within **insurance for treatment abroad**. The insurer also refunded the cash that Ewa had spent for medications prescribed by an oncologist in Germany.

The insurance undertaking is PZU Życie SA. The material is not an offer within the meaning of Article 66 of the Civil Code and is for information purposes. Detailed information on the scope of insurance, including exceptions to and limitations of liability, can be found in the up-to-date general terms and conditions of insurance products available at pzu.pl, in our branch offices or with our agents.

MARKETING MATERIAL



The background image shows an outdoor event on a grassy field. In the foreground, a man in a black tank top and a woman in a white t-shirt and denim shorts are standing at a white high-top table, looking at papers. To their right, another man in a striped tank top is standing. In the background, other people are visible, including a man in a white t-shirt with the text 'pręga do zdrowia z' on the back. A large white inflatable structure with the PZU logo is visible in the background. A large white circle with a blue arc is overlaid on the left side of the image, containing the text.

How PZU supports Poles' long and healthy lives



Our health-promoting initiatives

For years, PZU has been involved in campaigns which promote medical prevention and an active lifestyle. We regularly initiate and support projects promoting health, we sponsor sport and pro-ecological activities, we also promote new social behaviors that are good for health.



Way to health with PZU

In 2021, we conducted two editions of the campaign “Way to health with PZU.” At the first stage, people living in 13 towns all over Poland had the opportunity to have preventive medical testing and consultations with specialists in our mobile doctor surgeries. We provided nearly 6000 tests and consultations.

In the second edition of the campaign, we made available a website – drogadozdrowiazpzu.pl, where you can find articles and webinars on, among others, dietetics, prevention of diseases of affluence or physical activity, prepared by medical experts, personal trainers and influencers. The campaign was accompanied by promotional activities on TV, radio and in social media.



PZU Good Team

To encourage children and youth to physical activity, we started the PZU Good Team program. Its ambassador and captain is Iga Świątek, the tennis player. We support school and amateur sports teams by for example organizing sport competitions even in smallest places. We also help little athletes with disabilities. Activities under the program have already covered 21,500 people.



Helping is Power

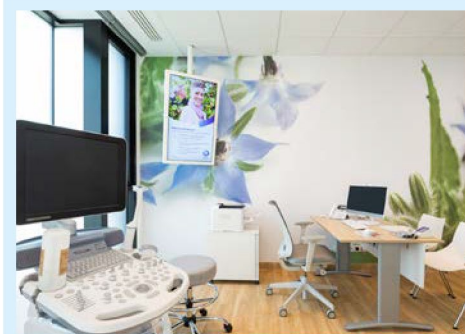
Helping is Power is a preventive campaign conducted all over Poland – we provide financial support to local communities in performing projects aimed to improve security and health protection. We supplement equipment to outdoor gyms, fitness trails, playgrounds and recreational areas, we co-finance the organization of championships and sport competitions and free-of-charge general developmental trainings for children, youth and the elderly as well as activities for physical rehabilitation (mountain trips, cycling tours) and many others. In 2021, nearly 1400 applications were filed to the Helping is Power program.



Remote COVID medical care

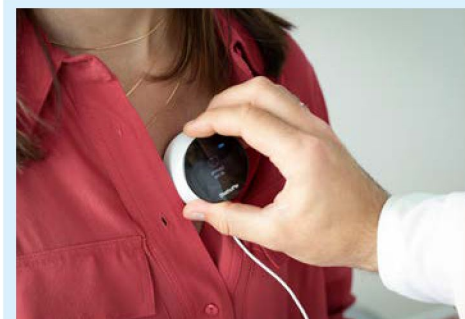
Caring for health of our patients during the pandemic, PZU Zdrowie launched the Remote COVID medical care program, addressed to people suspected of being infected with SARS-CoV-2 coronavirus or those with a positive SARS-CoV-2 test result. Patients qualified for the program who are in home isolation will receive from us a pulse oximeter to monitor pulse and oxygen saturation. In addition, we provide these people with free consultations with an internist and psychologist.





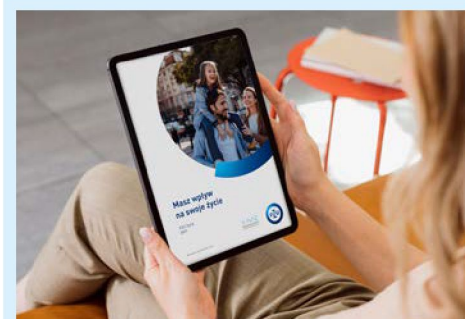
40 Plus Prevention

PZU Zdrowie medical centers support the program of the Health Ministry 40 Plus Prevention. The program aims to help detect chronic illnesses which are difficult to diagnose during the COVID-19 pandemic and the associated limitations of access to medical tests and consultations. At present, the major risk concerning loss of health in adults comes from cardiovascular diseases and neoplasms. Under the program, people over 40 may have free-of-charge packages of diagnostic tests.



Health check-ups available at the mojePZU portal

To make an appointment for a health check-up, a few clicks on your telephone are enough. At the mojePZU portal, you can find single doctor consultations, tests and prevention packages, e.g. Healthy Woman, Healthy Man or Healthy Smile. We offer face-to-face consultations in PZU Zdrowie medical centers or in the form of telepresence interviews with doctors of about a dozen specializations from our Telemedical Center.



Compendium of information "You can control your health"

In the fall of 2021, we published, under the patronage of the Health Ministry, a compendium of information "You can control your life." In our publication, we presented the most interesting findings of studies on the lives and health of Poles and included experts' advice for everyone willing to do something for their health and a longer and safer life.



A health guide at pzuzdrowie.pl

Reliable knowledge is an indispensable element of medical prevention. On PZU Zdrowie website, in the tab "Guide to Health", there are several hundred practical articles on symptoms and treatment of the most frequent diseases and healthy lifestyle as well as advice from our experts.

We invite you to read the guide: pzuzdrowie.pl/poradnik-o-zdrowiu.



"Start from your health"

The program on the TVP channel which we support has a modern format, using possibilities of the XR studio and technology of extended reality. It shows the audience topics connected with medicine and medical prevention. In each episode, experts – including specialists from PZU Zdrowie – answer questions about, among others, hypertension, respiratory problems, cancers, diseases of affluence, coping with stress or mental disorders.



