



Insurance scheme for the employees of **IKEA Industry Poland** and their family members

Prepared by the PZU Group



All information, documents,
manuals and GTCI in one
place:
<https://www.pzu.pl/ikea>

M T C Brokers



Dear Sir or Madam,

concerned about the life and health of the employees of **IKEA Industry Poland** and their families - spouses, domestic partners and children of age, we have prepared a new scheme of group life insurance in PZU Życie.

Your current insurance expires on 30/06/2025

New terms and conditions will be in force from 01/07/2025

Your insurance cover will end on 30/06/2025, if you do not submit a new declaration in June 2025 (by the date specified by the P&C department).

The insurance scheme includes:



Life insurance

7 variants of basic insurance PZU Na Życie Plus (For Life Plus).

Basic insurance is prepared with the company employees aged 16-76, spouses of the employees aged 16-69 and domestic partners of the employees aged 18-69 as well as children of age of the employees aged 18-69 in mind.

and

Supplementary packages



Supplementary packages can be chosen by those who have opted for one of the basic variants of the life insurance. The employee's relatives and the loved ones can take out the supplementary packages provided that the employee has YESen out the relevant package. Available packages:

- Ochrona dla dziecka (Cover for a Child),
- W razie wypadku (In Case of an Accident),
- Wsparcie dla rodziny (Support for a Family),
- Wsparcie na wypadek nowotworu (Support in Case of Neoplastic Disease).

Find out the advantages of the new scheme for IKEA Industry Poland:

We waive the grace period for the basic insurance for all insured parties who take out the **within the first 3 months of the new scheme coming into effect.**

We have added an extension to the definition of a child - **a death of a child regardless of age.**

We guarantee the inalterability of insurance coverage and premiums for a **period of 24 months.**

We provide a cover in the event of a **surgical procedure outside the List of Surgical Procedures.**

We pay a benefit for the **diagnosis of a congenital defect in a child** (according to a definition in the policy).

We pay a benefit for being **diagnosed with malignant neoplastic disease at an early stage.**

We have reduced to 1 day the minimum duration of hospitalisation caused by an accident and a disease for which we pay a benefit.

Our cover includes **hospitalisation and surgical procedures in hospitals all around the world.**

We have extended a cover for **hospital stays up to 180 days per policy year.**

We provide a cover in case of **practising recreational sports.**





Insurance coverage for the basic life insurance

In the table below, we present the proposal of insurance terms and conditions and the benefit amount for each event. The amount of the benefit is the cumulative amount of the benefits under the General Terms and Conditions of Insurance (GTCI) that is payable on the occurrence of a particular event.

INSURANCE COVERAGE	Variant 1	Variant 2	Variant 3	Variant 4	Variant 5	Variant 6	Variant 7
WSPARCIE BLISKICH (SUPPORT OF RELATIVES AND CLOSE ONES)							
• death of insured party	52 500 zł	67 500 zł	67 500 zł	95 000 zł	95 000 zł	120 000 zł	120 000 zł
• death of the insured person caused by an accident	105 000 zł	135 000 zł	135 000 zł	200 000 zł	200 000 zł	250 000 zł	250 000 zł
• death of the insured person caused by a traffic accident	160 000 zł	200 000 zł	200 000 zł	300 000 zł	300 000 zł	400 000 zł	400 000 zł
• death of insured party caused by an accident at work	225 000 zł	235 000 zł	235 000 zł	400 000 zł	400 000 zł	450 000 zł	450 000 zł
• death of the insured person caused by a traffic accident at work	280 000 zł	300 000 zł	300 000 zł	500 000 zł	500 000 zł	600 000 zł	600 000 zł
• death of the insured person caused by heart attack or stroke	80 000 zł	100 000 zł	100 000 zł	140 000 zł	140 000 zł	170 000 zł	170 000 zł
• orphaning a child	6 000 zł	3 000 zł	6 000 zł	6 000 zł	8 000 zł	8 000 zł	10 000 zł
WSPARCIE DLA CIEBIE (SUPPORT FOR YOU)							
• death of spouse or domestic partner	17 000 zł	23 000 zł	23 000 zł	30 000 zł	30 000 zł	32 500 zł	32 500 zł
• death of a spouse or domestic partner caused by an accident	42 000 zł	56 000 zł	56 000 zł	70 000 zł	70 000 zł	82 500 zł	82 500 zł
• death of a child	5 000 zł	6 000 zł	7 000 zł	8 000 zł	8 000 zł	9 000 zł	9 000 zł
• death of a child caused by an accident	12 000 zł	13 000 zł	14 000 zł	16 000 zł	16 000 zł	18 000 zł	18 000 zł
• death of the insured party's parent or spouse's parent or insured party's domestic partner	1 850 zł	2 300 zł	625 zł	2 500 zł	625 zł	3 000 zł	1 000 zł
• death of the insured party's parent or spouse's parent or insured party's domestic partner caused by an accident	4 100 zł	4 800 zł	2 200 zł	5 500 zł	2 200 zł	7 000 zł	2 500 zł
• child delivery	1 850 zł	500 zł	2 500 zł	500 zł	3 000 zł	500 zł	3 000 zł
• stillbirth	3 700 zł	1 000 zł	5 000 zł	1 000 zł	6 000 zł	1 000 zł	6 000 zł
WSPARCIE W RAZIE CHOROBY (SUPPORT IN CASE OF DISEASE)							
• serious disease of the insured party – extended coverage plus + additional disease entities	10 000 zł	12 000 zł	12 500 zł	14 000 zł	15 000 zł	20 000 zł	20 000 zł
• malignant neoplastic disease at an early stage of the insured party	2 500 zł	3 000 zł	3 125 zł	3 500 zł	3 750 zł	5 000 zł	5 000 zł
• serious disease of a child	9 000 zł	10 500 zł	12 500 zł	14 000 zł	15 000 zł	18 000 zł	20 000 zł
WSPARCIE POSZPITALNE (AFTER-HOSPITAL SUPPORT)							
• hospital treatment of the insured party:							
◦ per day of hospitalisation due to disease	60 zł	80 zł	80 zł	90 zł	90 zł	140 zł	140 zł
◦ per day of hospitalisation due to accident (for the first 14 days of the first stay)	120 zł	160 zł	160 zł	180 zł	180 zł	280 zł	280 zł
◦ per day of hospitalisation due to an accident (from the 15th day of stay)	60 zł	80 zł	80 zł	90 zł	90 zł	140 zł	140 zł
◦ per day of hospitalisation due to a traffic accident (for the first 14 days of the first stay)	210 zł	240 zł	240 zł	270 zł	270 zł	434 zł	420 zł
◦ per day of hospitalisation due to accident at work (for the first 14 days of the first stay)	210 zł	240 zł	240 zł	270 zł	270 zł	434 zł	420 zł
◦ per day of hospitalisation due to a traffic accident at work (for the first 14 days of the first stay)	300 zł	320 zł	320 zł	360 zł	360 zł	588 zł	560 zł
◦ per day of hospitalisation due to heart attack or stroke (for the first 14 days of the first stay)	120 zł	200 zł	200 zł	234 zł	234 zł	280 zł	280 zł
◦ stay in an intensive care unit (one-off benefit for the entire stay)	600 zł	800 zł	880 zł	900 zł	900 zł	1 400 zł	1 400 zł
◦ per day of convalescence – per each day of sick leave (maximum for 30 days after a minimum 14-day stay in hospital)	30 zł	40 zł	40 zł	45 zł	45 zł	70 zł	70 zł
◦ outside the territory of Poland	YES	YES	YES	YES	YES	YES	YES
• specialist treatment of the insured party	4 000 zł	5 000 zł	5 000 zł	6 000 zł	6 000 zł	8 000 zł	8 000 zł
• performance of a surgical procedure on the insured party:							
◦ I class	4 000 zł	4 000 zł	4 000 zł	6 000 zł	7 000 zł	8 000 zł	8 000 zł
◦ II class	2 000 zł	2 000 zł	2 000 zł	3 000 zł	3 500 zł	4 000 zł	4 000 zł
◦ III class	1 200 zł	1 200 zł	1 200 zł	1 800 zł	2 100 zł	2 400 zł	2 400 zł
◦ IV class	400 zł	400 zł	400 zł	600 zł	700 zł	800 zł	800 zł
◦ V class	200 zł	200 zł	200 zł	300 zł	350 zł	400 zł	400 zł
◦ outside the territory of Poland	YES	YES	YES	YES	YES	YES	YES
◦ outside the List of Surgical Procedures	120 zł	120 zł	120 zł	180 zł	210 zł	240 zł	240 zł

WSPARCIE POWYPADKOWE (POST-ACCIDENT SUPPORT)							
• total incapacity to work and live independently	50 000 zł	60 000 zł	60 000 zł	75 000 zł	75 000 zł	75 000 zł	75 000 zł
• bodily harm of the insured party due to an accident	BASIC						
◦ per 1 % of bodily harm as listed in the Table of bodily harms under the basic coverage	500 zł	600 zł	700 zł	900 zł	900 zł	1 100 zł	1 100 zł
• bodily harm suffered by the insured party due to a heart attack or stroke - per 1 % of bodily harm	500 zł	600 zł	700 zł	900 zł	900 zł	900 zł	900 zł
CONTINUATION ON AN INDIVIDUAL BASIS							
• the right to individual continuation of insurance	YES	YES	YES	YES	YES	YES	YES
ASSISTANCE SERVICES							
• Asystent w czasie utraty zdrowia (Assistant in times of health loss)	YES	YES	YES	YES	YES	YES	YES
MONTHLY PREMIUM PER PERSON	51 zł	55 zł	57 zł	70 zł	71 zł	88 zł	89 zł

Most important definitions

Serious diseases of the insured party in the extended plus variant: aplastic anaemia, cerebral echinococcus, surgical treatment of coronary artery disease (by-pass), Creutzfeldt-Jakob disease, massive pulmonary embolism, chronic renal failure, malignant neoplastic disease, tick-borne encephalitis, brain abscess, sepsis, tetanus, stroke with permanent neurological loss, rabies, transfusion-transmitted HIV infection, occupational HIV infection, heart attack, gas gangrene, neuroborreliosis, surgical treatment of abdominal aortic disease, surgical treatment of thoracic aortic disease, tuberculosis, end-stage liver failure, loss of an extremity, total loss of hearing in both ears, surgical treatment of valvular heart defect, motor neurone disease (amyotrophic lateral sclerosis), Huntington's disease, bacterial encephalitis or meningitis, infected pancreatic necrosis, bacterial endocarditis, multiple sclerosis, severe burn, transplantation, total loss of sight in both eyes, non-malignant brain tumour, Parkinson's disease.

Serious diseases of the insured party – additional disease entities: Alzheimer's disease, paralysis of limbs due to spinal cord injury, coma, loss of speech, chronic hepatitis B or C, chronic respiratory failure, meningioma.

Serious disease of a child: bacterial endocarditis, total loss of hearing in at least one ear, total loss of sight in at least one eye, Crohn's disease, severe burn, type 1 diabetes mellitus, muscular dystrophy, infantile mono membranous palsy (poliomyelitis), neuroborreliosis, aplastic anaemia, haemolytic anaemia, benign brain tumour, malignant neoplastic disease, paralysis of limbs due to spinal cord injury, chronic renal failure, end-stage liver failure, sepsis, coma, tetanus, systemic lupus erythematosus, transplantation, loss of limb, rabies, HIV infection due to transfusion, encephalitis, meningitis.

Specialist treatment: ablation, chemotherapy, dialysis therapy, radiotherapy for neoplastic disease, Gamma Knife or Cyber Knife radiotherapy for neoplastic disease, interferon therapy, radioiodine therapy for non-cancerous thyroid diseases, implantation of a cardioverter-defibrillator, implantation of a resynchronisation pacemaker, implantation of a pacemaker).

Malignant neoplastic disease in the pre-invasive stage (so-called in situ) - is a malignant neoplastic disease diagnosed in its early form, without features of crossing the basal lamina, which is a restriction on the dissemination of neoplasm cells through the blood and lymphatic system. We are only liable for such pre-invasive malignant neoplastic disease that meets the criteria of the D00-D09 categories (excluding the D04 category) of the International Statistical Classification of ICD-10, and whose pre-invasive nature has been confirmed by histopathological examination.

Surgical procedure outside the List of Surgical Procedures - surgical procedure under anaesthesia performed in hospital by a physician; performed for medical reasons in order to cure or reduce the symptoms of a disease or to reduce the effects of an accident, or for the prophylactic complete removal of an organ in a carrier of a gene mutation that increases the risk of an occurrence of malignant neoplastic disease. Liability does not include surgical procedures outside the List of surgical procedures: performed in an outpatient setting and concerning the skin and subcutaneous tissue.

Congenital defect in a child - is a defect as defined in the International Statistical Classification of Diseases and Related Health Problems (ICD-10) Division XVII (Congenital Malformations, Deformations and Chromosomal Abnormalities). We will pay a benefit as long as the child has been born alive.

Total incapacity to work and live independently - is an impairment of bodily fitness which results in a combined loss of ability to perform any kind of work and the need for assistance from another person in meeting at least two of the following basic needs of daily living: washing, dressing, eating, moving within the home. We are only liable for such total incapacity for work and independent living that is of a permanent nature. After reaching the age of 55, we only cover incapacity which is the consequence of an accident.

Asystent w czasie utraty zdrowia (Assistant in times of health loss) - if an insurance event occurs (i.e.: hospitalisation due to a disease or an accident, a performance of surgical procedures, an accident causing permanent bodily harm of at least 30%), the insured party will be able to benefit:

- 24/7 from: 24/7 Medical Service Call Centre, provision of essential drugs, care of child, care of dependent person, medical transport,
- between 08:00 a.m. and 10:00 p.m. from: delivery of rehabilitation equipment, minor home repairs, home care by a nurse, care of small pets, assistance in housekeeping, handing over personal items for repair, transport to rehabilitation, home visit by a psychologist, home visit by physiotherapist or massage therapist, assistance to a person designated by the insured party.

We are only liable for 3 insurance events during of the 12-month contract.

Supplementary packages

Provide even better cover for yourself and your relatives and loved ones **by extending your basic insurance with supplementary packages:**



Ochrona dla dziecka (Cover for a Child)

You can receive support in case of health problems of your children. For a single premium all children of the insured party are included in the insurance cover.

W razie wypadku (In Case of an Accident)

You can count on a benefit being paid out in the case of, inter alia, an accident in everyday life, while practising sports, or if you die as a result of an accident.



Wsparcie dla rodziny (Support for a Family)

You can increase the benefits for your relatives and loved ones in the case of a death due to accidents.



Wsparcie w razie nowotworu (In Case of Neoplastic Disease)

You can count on a benefit payment not only for a diagnosis of neoplastic disease, but also, inter alia, for chemotherapy or radiotherapy.



Supplementary package Ochrona dla dziecka (Cover for a Child)

In the event of bodily harm or serious disease of a child (e.g. malignant neoplastic disease, neuroborreliosis, sepsis), the parent will receive funds that can be used for any purpose, e.g. additional medical consultations.

If a child is hospitalised due to an accident or disease, the parent will receive a benefit for each day of his/her hospitalisation. These funds can, for example, help cover the cost of travelling to hospital.

CHILD PROTECTION PACKAGE	OPTION I	OPTION II	OPTION III
Death of the child:	PLN 10,000	PLN 10,000	PLN 10,000
Serious illness of the child – 26 illnesses	PLN 5,000	PLN 5,000	PLN 10,000
Hospital treatment of the child:			
• for each day of the hospitalisation being result of illness (not shorter than 4 days)	–	PLN 25	PLN 50
• for each day of the hospitalisation being result of accident (for first 14 days of the first hospitalisation)	–	PLN 50	PLN 100
• for each day of the hospitalisation being result of accident (from 15 th day of the hospitalisation)	–	PLN 25	PLN 50
Health damage of a child caused by an unfortunate accident	relevant % of the sum insured (PLN 5,000) depending on the type of impairment	relevant % of the sum insured (PLN 10,000) depending on the type of impairment	relevant % of the sum insured (PLN 10,000) depending on the type of impairment
MONTHLY PREMIUM FOR ALL CHILDREN OF THE INSURED	PLN 10	PLN 16	PLN 24

The premium for the selected variant includes a charge for the death benefit of the insured party - PLN 0.25 per month (sum insured = PLN 100). Grace periods in the Cover for a Child supplementary package are waived for the first 3 months after the launch of the scheme. After this time, the standard grace periods apply: 90 days for the occurrence of a serious disease of a child and 30 days for the hospital treatment of a child.

Supplementary package
W razie wypadku (In Case of an Accident)

Wider financial protection for the employee in the event of accidents in everyday life, inter alia, fire, electrocution, gas explosion, and during sports activities such as jogging, cycling.
The employee can receive financial support in the event of burns, fractured bones and permanent disability.
Financial support for the employee's relatives and loved ones should he/she be missing due to an accident.

INSURANCE COVERAGE	EXTENDED COVERAGE
1. Death of the insured party:	
a) due to a traffic accident	100 000 zł
b) due to a traffic accident at night (10.00p.m.-6.00a.m. local time)	100 000 zł
c) due to a traffic accident at work	100 000 zł
d) due to a traffic accident involving a lorry	100 000 zł
e) due to fire or carbon monoxide poisoning	100 000 zł
f) due to drowning	100 000 zł
g) due to gas explosion	100 000 zł
h) due to electric shock or lightning strike	100 000 zł
i) due to practicing sports	100 000 zł
j) due to practicing dangerous sports	100 000 zł
k) due to practicing sports on wheels	100 000 zł
l) due to practicing skiing or snowboarding	100 000 zł
m) regardless of the cause	100 zł
2. Death of the insured party's spouse or domestic partner caused by a traffic accident	100 000 zł
3. Bodily injury of the insured party:	
a) burn	20 000 zł
b) permanent disability caused by: <ul style="list-style-type: none">• traffic accident• fire• gas explosion• electric shock or lightning strike	total - 20 000 zł partial - relevant % of the sum insured (20 000 zł) depending on a type of bodily injury – according to the GTCI
c) bone fracture caused by: <ul style="list-style-type: none">• practicing sports on wheels• practising jogging• playing football/soccer, handball/basketball or other ball sports	relevant percent of the sum insured (20 000 zł) depending on a type of fracture – according to the GTCI
Monthly premium	12 zł

If the death of the insured party is caused by accidents of different types, as listed under 1 a) to l), we sum up the amounts to be paid from the insurance from these types of accidents.

Supplementary package
Wsparcie dla rodziny (Support for a Family)

Additional funds for relatives and close ones in the event of death of the insured party caused by an accident, traffic accident or accident at work.

FAMILY SUPPORT PACKAGE	OPTION I	OPTION II	OPTION III
Death of the insured caused by an unfortunate accident*	PLN 50,100	PLN 100,100	PLN 150,100
Death of the insured caused by traffic accident*	PLN 100,100	PLN 200,100	PLN 300,100
Death of the insured caused by accident at work*	PLN 100,100	PLN 200,100	PLN 300,100
Death of the insured caused by traffic accident at work*	PLN 150,100	PLN 300,100	PLN 450,100
Death of the spouse or life partner of the insured caused by unfortunate accident	PLN 30,000	PLN 70,000	PLN 100,000
MONTHLY PREMIUM PER PERSON	PLN 5	PLN 10	PLN 15

The amount of the benefit is the cumulative amount of such benefits resulting from the general terms and conditions of insurance (GTCI) and additional provisions to the contract, which is paid out in the event where a relevant event occurs.
The premium for the selected variant includes a charge for the death benefit of the insured party - PLN 0.25 per month (sum insured = PLN 100).

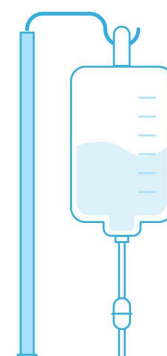
Supplementary package Wsparcie w razie nowotworu (Support in Case of Neoplastic Disease)

In the event of a diagnosis of malignant neoplastic disease, the insured party will receive funds that can be used for any purpose, such as for additional medical consultations or non-refundable drug therapy.

We do not only pay benefits for a diagnosis of malignant neoplastic disease, but also for, inter alia, chemotherapy or radiotherapy (according to the GTCI and additional provisions).

We also provide financial support if a malignant neoplastic disease is diagnosed at an early stage, so-called *in situ*.

EVENT	BENEFIT
Serious disease - aplastic anaemia, cerebral echinococcus, surgical treatment of coronary artery disease - by-pass, Creutzfeldt-Jakob disease, massive pulmonary embolism, chronic renal failure, malignant neoplastic disease, tick-borne encephalitis, brain abscess, sepsis, tetanus, stroke with a permanent neurological deficiency, rabies, HIV infection due to blood transfusion, 'occupational' HIV infection, heart attack, gas gangrene	1 000 zł
Diagnosing of malignant neoplastic disease:	
• under 45 years old	41 000 zł
• from 46 to 55 years old	17 000 zł
• from 56 to 70 years old	5 000 zł
Diagnosing of malignant neoplastic disease at an early stage	1 000 zł
Specialist treatment - ablation, chemotherapy, dialysis therapy, radiotherapy of neoplastic disease, Gamma Knife or CyberKnife radiotherapy of neoplastic disease, interferon therapy, radioiodine therapy for non-malignant thyroid diseases, implantation of a cardioverter defibrillator, implantation of a resynchronisation pacemaker, implantation of a cardiac stimulator (pacemaker)	1 000 zł
Specialist treatment of neoplastic disease - chemotherapy, radiotherapy of neoplastic disease, Gamma Knife or CyberKnife radiotherapy of neoplastic disease	5 000 zł
MONTHLY PREMIUM PER PERSON	17 zł



The premium for the selected variant includes a charge for the death benefit of the insured party - PLN 0.25 per month (sum insured = PLN 100).

Grace periods applicable to the Wsparcie w razie nowotworu (Support in Case of Neoplastic Disease) supplementary package: 90 days in case of a diagnosis of malignant neoplastic disease, diagnosis of malignant neoplastic disease at an early stage, onset of serious disease, specialised treatment

Why it is worth extending basic cover with supplementary packages?

Basic variant	+	W Razie Wypadku (In Case of an Accident)	=	Higher benefits for the insured party's relatives and loved ones in the event of his/her death.
Basic variant	+	Wsparcie na wypadek nowotworu (Support in Case of Neoplastic Disease)	=	Higher benefits related to hospital treatment, neoplastic disease, serious diseases, surgical procedures and permanent bodily harm.
Basic variant	+	Ochrona dla dziecka (Cover for a Child)	=	Extension of the insurance cover to include events related to children's health (single premium regardless of the number of insured children).

If you do not need to extend your insurance coverage, you can use only the Basic Variant of your choice.

How to take out the insurance

You can do this electronically (via the mojePZU application) or traditionally - submitting a hard copy.



1 stage - complete an application form at the website:
<https://www.pzu.pl/ikea>

2 stage – take out the insurance via mojePZU:
www.moje.pzu.pl or in the mobile application.



MOJE PZU APPLICATION

Once you have received an e-mail with the offer, you will need to create an account in the mojePZU application:

- 1 Go to the link provided in the e-mail you have received
- 2 Enter your basic details: forename, surname and Universal Electronic System for Registration of the Population (PESEL)
- 3 Enter the code provided in the e-mail you have received
- 4 Fill in your contact details and declarations
- 5 Enter the code you have received and finalise your registration

Then complete the taking out of the insurance:

- 1 Choose the insurance coverage you are interested in
- 2 Fill in the missing details
- 3 Designate beneficiaries and your domestic partner, if you have one
- 4 Tick your declarations of intent
- 5 Make the offer available to your relatives and loved ones

NOTE! Only declarations sent in the month preceding the month of insurance cover(submitted by the time limit specified by the P&C Department) permit insurance to be taken out from the 1st day of the next month.

If you wish that your spouse/domestic partner or child takes out the insurance, once you have sent your declaration of taking out the insurance in the application - the employee can make the offer available to your relatives and loved one (you must provide his/her basic details and contact details, and then pass on the offer).

NOTE! In order for the taking out to be effective, a paper declaration of consent to the deduction of a premium from a remuneration under a choice of the Variants must be completed. The form can be collected from the Employer and downloaded from mojePZU. The signed document must be submitted in original to the Employer no later than the 25th day of the month preceding the month of the insurance coverage.



TRADITIONAL TAKING OUT

To obtain a paper version of the declaration, please contact your HR department or download it at:
<https://www.pzu.pl/ikea>

NOTE! For the purpose of maintaining a continuity of the insurance, enter the new scheme and submit your declaration along with your consent to the deduction of the premium in June 2025 (within a time limit indicated by the P&C Department).

Who may take out the insurance?

Basic insurance can be taken out by employees of IKEA Industry Poland aged 16-76, spouses of employees aged 16-69, and domestic partners of employees aged 18-69, as well as children of age of employees aged 18-69.

Basic insurance can be taken out by persons who on the date of signing the declaration of taking out the insurance **are on sick leave, in hospital, receive rehabilitation benefits or are deemed to be incapable of working**, provided that a continuity of the insurance cover is maintained.

As a close insured party, you can also take out the insurance **without making a declaration concerning health** - as long as you take out the insurance within the first three months of the implementation date of the insurance scheme

Supplementary packages can be taken out by employees of the company, spouses of employees and domestic partners of employees, as well as children of age of employees who are 18-69 years of age. **Supplementary packages can be taken out provided that one of the basic insurance variants is taken out.**

As a close insured party, you can also take out the supplementary packages provided that the employee takes out the same supplementary packages. In order to take out the insurance it is necessary to complete a declaration of taking out the insurance.

PZU Pomoc w Życiu (PZU Help in Life) club

Every insured party can enjoy a **10% discount** in PZU S.A. on motor and property insurances .



Motor discounts from PZU S.A.: PZU AUTO (group 4000) on selected products, 401 - PZU Auto AC (Auto Comprehensive Cover), 403 - PZU Auto OC (Auto Third-party Liability), 407 - PZU Auto NNW Max. (Auto Accident Max.).



Property discounts from PZU S.A.: PZU Dom (House) (group 5000), 8000 - PZU Gospodarstwo Rolne (Farmstead), 818010 - PZU Gospodarstwo Rolne Budynki Obowiązkowe (Farmstead Buildings Compulsory), D18020 - PZU Gospodarstwo Rolne OC Obowiązkowe Rolnika (Farmstead Third-party Liability Compulsory of the Farmer), 818030 - PZU Gospodarstwo Rolne Mienie (Farmstead Property), 118040 - PZU Gospodarstwo Rolne NNW (Farmstead Property accident), 701 - PZU NNW ogólne, umowy indywidualne i rodzinne (Accident General, Individual and Family Contracts), 711 - PZU Wojażer, umowy indywidualne i rodzinne (Voyager, Individual and Family Contracts), 711 - PZU Wojażer, umowy indywidualne i rodzinne (Voyager, Individual and Family Contracts).



In order to enjoy a discount, obtain the Card number and then activate it in the PZU Help in Life Club. To do so, contact PZU Helpline at **801 102 102** or register at the website **www.pzu.pl/konYEST-i-pomoc/formularze-online/aktywuj-karte-w-klubie**. Show the card number obtained to the PZU agent or employee at the agency when preparing the offer, so that the latter can calculate the discount.

How to claim a benefit?



via **mojePZU** application:

1. submit a request at moje.pzu.pl website,
2. select 'Report a loss',
3. fill in a simple form and attach documents.



by telephone:

a request can be made by telephone on 801 102 102 (charge according to the operator's tariff). A consultant will ask you to send the documents to the e-mail address provided .



in person:

at any branch of PZU nationwide .



via Internet:

the [pzu.pl](https://moje.pzu.pl) website has an on-line form to report a claim. Select 'Report a loss or claim', fill in a simple request form and attach scanned or photographed documents .

Grace periods

Grace periods do not apply to the basic insurance in full coverage for employees, their spouses, domestic partners and children of age who take out the insurance **within 3 months of the launch of the scheme, that is 1/07/2025, 1/08/2025, 1/09/2025**; as well as in the event of taking out the insurance in the first three months:

- after the date on which the legal relationship of the primary insured party with the policyholder is established;
- after the date of marriage to the primary insured party in the case of a spouse,
- after reaching the age of 18 in the case of a child of full age.

After this period, full grace periods apply according to the GTCI, i.e.:

9 months

- birth of a child

6 months

- death of the employee, his/her spouse/domestic partner, child, parents, parents of the spouse/domestic partner
- orphaning a child

180 days

- surgical procedures of the insured party

90 days

- specialist treatment of the insured party
- serious disease of the insured party
- serious disease of a child

30 days

- hospital treatment of the insured party
- hospital treatment Plus of the insured party.

Contact details

Contact us and ask for details of the offer:

HELPLINE DEDICATED TO THE EMPLOYEES OF IKEA Industry Poland

telephone: 22 735 39 39

(helpline open for the implementation of the new insurance scheme from Monday to Friday between 7.00 a.m. and 6.00 p.m.)

mojePZU HELPLINE

telephone: 801 102 007

WEBSITE DEDICATED TO THE EMPLOYEES OF IKEA Industry Poland

<https://www.pzu.pl/ikea>

Visit the website or scan the QR code and find out more about the insurance.



MTC BROKERS

Tadeusz Czyż

telephone: 601-974-997, e-mail: biuro@mtcbrokers.pl

PZU ŻYCIE

Elżbieta Janas

telephone: 666 880 905, e-mail: ejanas@pzu.pl

(contact available from Mon. until Fri. between 8:00a.m.-4:00p.m)

The insurance company is PZU Życie S.A. This material does not constitute an offer within the meaning of the Art. 66 of the Civil Code and is for information purposes only. Detailed information on the insurance coverage, including exclusions and limitations of liability, can be found in the current general conditions of life insurance of the P Plus type together with the supplementary insurance and PZU Na Życie Plus (For Life Plus), as well as in other documents constituting an integral part of the insurance contract.



801 102 102 pzu.pl

Charge according to the operator's tariff