



Enjoy your life. We burden ourself with the rest

Life and health insurance for employees of
STERISCIENCE SPÓŁKA Z OGRANICZONĄ ODPOWIEDZIALNOŚCIĄ
and their families

PZU NA ŻYCIE PLUS (PZU FOR LIFE PLUS)



More information about the new scheme
and the necessary documents can be found at
www.pzu.pl/steriscience



Group insurance in PZU gives you the opportunity to protect the life and health of employees and their families.

Why it is worth being with us

- ✓ You can receive financial support if you have health problems caused by a serious disease (e.g. malignant neoplastic disease or heart attack).
- ✓ We provide insurance cover 24 hours a day, 7 days a week.
- ✓ Financial support if a child becomes ill with one of 26 serious diseases (inter alia malignant neoplastic disease or neuroborreliosis).
- ✓ You can receive financial support after hospital treatment caused by an accident or disease.
- ✓ You can receive a benefit in the event of the death of relatives or close ones.
- ✓ If you pass away, we shall pay the money from the policy to your relatives or close ones specified in the contract - without any inheritance proceedings or paying inheritance and gift tax.
- ✓ You can receive financial support in case of an accident that causes permanent bodily harm to you.

Who may take out the insurance



Insurance can be taken out by:

- employees of the company aged between 16-69
- spouses of the employees aged between 16-69
- domestic partners of the employees aged between 18-69
- children of full age of the employees aged between 18-69

How to take out the insurance

You can take out the insurance:



ON-LINE

1. Via the QR code - by scanning and going to to fill in the e-declaration until **25/06/2025**.
2. Via the website of PZU dedicated to Steriscience
www.pzu.pl/steriscience



TRADITIONALLY - simply **complete the declaration for taking out the insurance**, ticking the variants of your choice and serve it **by 25/04/2025 to the HR Department**.

We are presenting a proposal of the group insurance.

In the table below, we are presenting the proposed terms and conditions of insurance and the amounts to be paid out for the particular events. The amount of the benefit is the cumulative amount of the benefits under the General Terms and Conditions of Insurance (GTCl) that is payable on the occurrence of an event in question.

INSURANCE COVERAGE	VARIANT 1	VARIANT 2	VARIANT 3
Insurance for :	primary insured party	primary insured party and close insured party: spouse or domestic partner, child of age	primary insured party and close insured party: spouse or domestic partner, child of age
WSPARCIE BLISKICH (SUPPORT FOR RELATIVES AND CLOSE ONES)			
• death of insured party	100 000 zł	50 000 zł	100 000 zł
• death of insured party due to an accident	200 000 zł	100 000 zł	200 000 zł
• death of insured party due to a traffic accident	300 000 zł	150 000 zł	300 000 zł
• death of insured party due to an accident at work	300 000 zł	150 000 zł	300 000 zł
• death of insured party due to a traffic accident at work	400 000 zł	200 000 zł	400 000 zł
• orphaning a child	-	5 000 zł	10 000 zł

Continuation of table on next page .

INSURANCE COVERAGE	VARIANT 1	VARIANT 2	VARIANT 3
WSPARCIE DLA CIEBIE (SUPPORT FOR YOU)			
• death of spouse or domestic partner	-	15 000 zł	20 000 zł
• death of a spouse or domestic partner caused by an accident	-	30 000 zł	40 000 zł
• death of a child	-	5 000 zł	7 500 zł
• death of a parent of the insured party or of the spouse or of the domestic partner of the insured party	1 500 zł	2 500 zł	2 500 zł
• birth of a child	1 000 zł	1 500 zł	2 000 zł
• stillbirth	2 000 zł	3 000 zł	4 000 zł
WSPARCIE W RAZIE CHOROBY (SUPPORT IN CASE OF A DISEASE)			
• serious disease of the insured party - extended coverage plus	20 000 zł	10 000 zł	25 000 zł
• serious disease of the spouse or domestic partner - extended coverage plus	-	5 000 zł	7 500 zł
• serious disease of the child	-	5 000 zł	10 000 zł
WSPARCIE POSZPITALNE (POST-HOSPITAL SUPPORT)			
• hospital treatment of the insured party:	min. 2-day stay due to a disease or min. 1-day stay due to an accident	min. 2-day stay due to a disease or min. 1-day stay due to an accident	min. 2-day stay due to a disease or min. 1-day stay due to an accident
◦ per day of a stay in the hospital due to disease	100 zł	75 zł	150 zł
◦ per day of a stay in the hospital due to accident (for the first 14 days of the first stay)	300 zł	225 zł	450 zł
◦ per day of a stay in the hospital due to accident (from the 15 th day of the stay)	100 zł	75 zł	150 zł
◦ per day of a stay in the hospital due to a traffic accident (for the first 14 days of the first stay)	400 zł	300 zł	600 zł
◦ per day of a stay in the hospital due to accident at work (for the first 14 days of the first stay)	400 zł	300 zł	600 zł
◦ per day of a stay in the hospital due to a traffic accident at work (for the first 14 days of the first stay)	500 zł	375 zł	750 zł
◦ per day of a stay in the hospital due to heart attack or stroke (for the first 14 days of the first stay)	250 zł	150 zł	300 zł
◦ stay in an intensive care unit (one-off benefit for the entire stay)	500 zł	500,10 zł	750 zł
◦ per day of convalescence - for each day of sick leave (maximum for 30 days after a minimum stay of 14 days in hospital)	50 zł	50,10 zł	75 zł
◦ outside the territory of Poland	YES	YES	YES
• Pharmacy card	collection at the pharmacy of products with a value of 100 zł	collection at the pharmacy of products with a value of 100 zł	collection at the pharmacy of products with a value of 100 zł
• specialist treatment of the insured party	5 000 zł	5 000 zł	5 000 zł
• performance of a surgical procedure on the insured party:	YES	YES	YES
◦ I class	3 000 zł	3 000 zł	5 000 zł
◦ II class	1 500 zł	1 500 zł	2 500 zł
◦ III class	900 zł	900 zł	1 500 zł
◦ IV class	300 zł	300 zł	500 zł
◦ V class	150 zł	150 zł	250 zł
◦ outside the territory of Poland	TAK	TAK	TAK
WSPARCIE POWYPADKOWE (SUPPORT AFTER AN ACCIDENT)			
• bodily harm of the insured party due to an accident	EXTENDED	EXTENDED	EXTENDED
◦ per 1 % of bodily harm as listed in the Table of bodily harms under the basic coverage	750 zł	500 zł	1 000 zł
◦ bodily harm, not listed in the Table of bodily harms under the basic coverage, provided that his/her treatment has included at least 2 inpatient medical consultations - 0.5% of bodily harm	375 zł	250 zł	500 zł
• bodily harm suffered by the insured party due to a heart attack or stroke - per 1 % of bodily harm		500 zł	1 000 zł
CONTINUATION ON AN INDIVIDUAL BASIS			
• the right to individual continuation of insurance	YES	YES	YES
MONTHLY PREMIUM PER PERSON	54 zł	59 zł	85 zł

Primary insured party - employee of the company who has a legal relationship with the policyholder
Close insured party - employee of the company who has a legal relationship with the primary insured party
 Minimum required number of primary insured parties taking out the insurance: 130.

Supplementary package Wsparcie dla bliskich Premium (Support for Relatives and Loved Ones Premium) – for the employee



Advantages of the proposed offer

- The death of a member of the household often entails the loss of a part or even all of the family income.
An insurance payout can help pay off financial liabilities or pay current bills.
- **Wider financial security** for insured parties in the event of random events.
- Additional funds for relatives and closed ones **in case of a death of the insured party due to heart attack or stroke.**
- **Payment of benefit to each child of the employee in the event of his/her death.**

Insurance coverage

EVENT	BENEFIT	
	VARIANT I	VARIANT II
Death of the insured party	100 000 zł	150 000 zł
Death of the insured party due to heart attack or stroke	150 000 zł	225 000 zł
Orphaning a child	25 000 zł	37 500 zł
MONTHLY PREMIUM PER PERSON	30 zł	45 zł

The amount of the benefit for the death of the insured party due to heart attack or stroke is the cumulative amount of the benefits that result from the general terms and conditions of insurance (GIC) and from the additional provisions to the contract, payable in the event of the occurrence of the event in question.

Grace period: 6 months for death of the insured party and orphaning a child.

Supplementary package

Ochrona dla dziecka

(Cover for a Child)

Advantages of the proposed offer

- **Wider financial security** for insured parties in the event of random events.
- **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.



The precondition for taking out the package is to choose the variant of the basic life insurance.

Relatives and loved ones can only take out supplementary packages if they join the variant of the basic insurance and their payer - the primary insured party - also takes out the supplementary package.

Insurance coverage

EVENT	BENEFIT		
	VARIANT I	VARIANT II	VARIANT III
Death of a child	10 000 zł	10 000 zł	10 000 zł
Serious disease of a child 26 disease entities	5 000 zł	5 000 zł	10 000 zł
Hospital treatment of a child			
• per day of hospitalisation due to disease (stay must last a minimum of 4 days)	—	25 zł	50 zł
• per day of hospitalisation due to an accident (for the first 14 days of the first stay)	—	50 zł	100 zł
• per day of hospitalisation due to an accident (from 15 th day of a stay)	—	25 zł	50 zł
Bodily harm to a child caused by an accident	relevant % of insured sum (5 000 PLN) depending on a type of bodily harm	relevant % of insured sum (10 000 PLN) depending on a type of bodily harm	relevant % of insured sum (10 000 PLN) depending on a type of bodily harm
MONTHLY PREMIUM FOR ALL CHILDREN OF THE INSURED PARTY	10 zł	16 zł	24 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 period: The grace period was waived within 3 months of the new DPO scheme coming into force on 01/07/2025. After this period, the standard grace periods will apply: 90 days for a child's serious disease and 30 days for a child's hospital treatment.

Supplementary package W Razie Wypadku (In Case of an Accident)

Advantages of the proposed offer



Wider financial security for the employee in the event of an accident in everyday life, including fire, electrocution, gas explosion, as well as when practicing sports, e.g. jogging, cycling.



The employee can receive financial support in case of burns, fractured bones and permanent disability.



Financial support for the employee's relatives and close ones, should the employee be missed as a result of an accident.



The precondition for taking out the package is to choose the variant of the basic life insurance.

Relatives and loved ones can only take out supplementary packages if they join the variant of the basic insurance and their payer - the

Insurance coverage

INSURANCE COVERAGE	AMOUNT OF PAYMENTS	
	BASIC VARIANT	EXTENDED VARIANT
1. Death of the insured party:		
a) due to a traffic accident	50 000 zł	100 000 zł
b) due to a traffic accident at night (22.00-6.00 local time)	50 000 zł	100 000 zł
c) due to a traffic accident at work	50 000 zł	100 000 zł
d) due to a traffic accident involving a lorry	50 000 zł	100 000 zł
e) due to fire or carbon monoxide poisoning	50 000 zł	100 000 zł
f) due to drowning	50 000 zł	100 000 zł
g) due to gas explosion	50 000 zł	100 000 zł
h) due to electric shock or lightning strike	50 000 zł	100 000 zł
i) due to practicing sports	50 000 zł	100 000 zł
j) due to practicing dangerous sports	50 000 zł	100 000 zł
k) due to practicing sports on wheels	50 000 zł	100 000 zł
l) due to practicing skiing or snowboarding	50 000 zł	100 000 zł
m) regardless of the cause	100 zł	100 zł
2. Death of the insured party's spouse or domestic partner caused by a traffic accident	50 000 zł	100 000 zł
3. Bodily injury of the insured party:		
a) burn	10 000 zł	20 000 zł
b) permanent disability caused by : • traffic accident • fire • gas explosion • electric shock or lightning strike	total - 10 000 zł partial - relevant % of the sum insured (10 000 zł) depending on a type of bodily injury – according to the GTCI	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: • practising sports on wheel • practising jogging • playing football/soccer, handball/basketball or other ball sports	relevant percent of the sum insured (10 000 zł) depending on a type of fracture – according to the GTCI	relevant percent of the sum insured (20 000 zł) depending on a type of fracture – according to the GTCI
Monthly premium	6.50 zł	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.

No grace period for events caused by an accident.

Supplementary package

Wsparcie dla rodziny

(Support for a Family)

Advantages of the proposed offer

- **Wider financial security** for employees for unforeseen random events.
- 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.
- **High benefits for a relatively small premium.** We will pay out up to PLN 450,100 in the event of death caused by a traffic accident at work, and the premium is PLN 15 per month.
- **The death of a member of the household often involves the loss of some or even all of the family's income. A payout under insurance can help pay off financial obligations or current bills.**



The precondition for taking out the package is to choose the variant of the basic life insurance. Relatives and loved ones can only take out supplementary packages if they join the variant of the basic insurance and their payer - the primary insured party - also takes out the supplementary package.

Insurance coverage

EVENT	BENEFIT		
	VARIANT I	VARIANT II	VARIANT III
Death of the insured party caused by an accident	50 100 zł	100 100 zł	150 100 zł
Death of the insured party caused by a traffic accident	100 100 zł	200 100 zł	300 100 zł
Death of the insured party caused by an accident at work	100 100 zł	200 100 zł	300 100 zł
Death of the insured party caused by a traffic accident at work	150 100 zł	300 100 zł	450 100 zł
Death of the insured party's spouse or domestic partner caused by an accident	30 000 zł	70 000 zł	100 000 zł
MONTHLY PREMIUM PER PERSON	5 zł	10 zł	15 zł

The amount of the benefit is the cumulative amount of such benefits resulting from the general terms and conditions of insurance (GTCl) and additional provisions to the contract, which is paid out in the event where an event in question 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).

No grace period for events caused by an accident.

Supplementary package

Wsparcie na wypadek nowotworu

(Support in Case of Neoplastic Disease)

Advantages of the proposed offer

- **Wider financial security** for employees for unforeseen random events.
- **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 pay a benefit not only for a diagnosis of malignant neoplastic disease, but also for, among other things, **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*.

The precondition for taking out the package is to choose the variant of the basic life insurance.

Insurance coverage

EVENT	BENEFIT		
	VARIANT I	VARIANT II	VARIANT SKUMULOWANY (VARIANT I + VARIANT II)
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	1 000 zł	2 000 zł
Malignant neoplastic disease:			
• for persons who have completed the minimum age for taking out according to the contract and who are under 46 years of age	25 000 zł	41 000 zł	66 000 zł
• for persons aged 46 or over and under 56 years of age	10 000 zł	17 000 zł	27 000 zł
• for persons aged 56 or over and under the maximum contractual age of taking out according to the contract	3 000 zł	5 000 zł	8 000 zł
Occurrence of malignant neoplastic disease at an early stage	600 zł	1 000 zł	1 600 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	1 000 zł	2 000 zł
Specialist treatment of neoplastic disease chemotherapy, radiotherapy of neoplastic disease, Gamma Knife or CyberKnife radiotherapy of neoplastic disease	3 000 zł	5 000 zł	8 000 zł
MONTHLY PREMIUM PER PERSON	12 zł	17 zł	29 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).

The automatic change of the variant shall take place on the policy anniversary after the insured party has reached the maximum age specified for the respective variant.

Grace period: 90 days: diagnosis of malignant neoplastic disease, diagnosis of malignant neoplastic disease at early stage, occurrence of serious disease, specialised treatment.



Supplementary package

Wsparcie po wypadku

(Support After an Accident)



Advantages of the proposed offer

- **Wider financial security** for employees for unforeseen random events.
- The insurance covers up to **728 types of bodily harm** (this is one of the broadest coverages on the market). The new table specifies specific percentages for each of the listed harms.
- Payment in the event of a fractured bone can help you, for example, to begin rehabilitation quickly or to purchase medical devices.

The precondition for taking out the package is to choose the variant of the basic life insurance.
Relatives and loved ones can only take out supplementary packages if they join the variant of the basic insurance and their payer - the primary insured party - also takes out the supplementary package.

Insurance coverage

EVENT	BENEFIT		
	VARIANT 1	VARIANT II	VARIANT III
Permanent bodily harm caused by an accident - per 1% of permanent bodily harm	100 zł (sum insured 10 000 zł)	200 zł (sum insured 20 000 zł)	300 zł (sum insured 30 000 zł)
Bone fracture caused by an accident (listed in the annex to the GTCI)	relevant % of the sum insured (PLN 5,000) depending on the type of fracture	relevant % of the sum insured (PLN 8,000) depending on the type of fracture	relevant % of the sum insured (PLN 10,000) depending on the type of fracture
MONTHLY PREMIUM PER PERSON	6 zł	10.50 zł	14.50 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).
No grace period for events caused by an accident.

CONTACT DETAILS

PZU Życie SA

Aleksandra Kasperek

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The broker handling the benefit is Mercer (Polska) sp. z o.o. The broker is available to answer any questions relating to the terms and conditions of the scheme and to assist with any possible complaints



Insurance Broker:

MERCER (POLSKA) Sp. z o.o.

Al. Jerozolimskie 98, 00-807 Warszawa

Information on the terms and conditions of the scheme:

T: +48 22 456 40 91

E-mail: help@mercermarshbenefits.com

(Monday to Friday, 8.00 a.m. to 4.00 p.m.)



More information about the new scheme and the necessary documents can be found at www.pzu.pl/steriscience

The insurance company is PZU Życie S.A. This material is not an offer within the meaning of the Article 66 of the Civil Code and is for information purposes only. Detailed information on the insurance coverage, including exclusions and limitations of liability of PZU Życie S.A., can be found in the current general terms and conditions of group insurance PZU Na Życie Plus and the general terms and conditions of individual supplementary insurances, available at pzu.pl, in our branches or at our agents.

