MARKETING MATERIAL

You have your plans, dreams and lifestyle. We understand that.
That is why you should learn about group insurance for **AmRest** employees and their loved ones

pzu.pl/amrest
Scan and check out our offer online
Sign up online

AmRest

kancelaria brokerska
architUBEZ

PZU

Group insurance at PZU provides you with:

COMPREHENSIVE SUPPORT

e.g. if you fall ill, break your leg, have a baby or something happens to a loved one.

FLEXIBILITY

you choose what you need ready-made options and extras from which you can put together tailor-made insurance.

MORE FOR LESS

Because you are part of a large company, you have access to an offer tailored for AmRest. It works because PZU works with us.

Who can join the insurance

The following persons can join the insurance scheme **AmRest employees and:**

- their spouses or life partners, adult
- children.

We cover persons who are at least 16 and under 69 years of age. If your loved one joins the insurance, they fill out a separate declaration and may choose a different basic insurance option than the employee.

Guaranteed financial support in the event of **the death of a loved one.**

Insurance coverage is valid **24 hours a day, 7 days a week.**

We offer **the PZU POMOC W ŻYCIU Club:**
- access to services (e.g. organising a flight, assistance from a professional (e.g. plumber, electrician)
- discounts on PZU insurance and special offers from well-known brands.

We guarantee that **the premium and scope of insurance will remain unchanged** for a period of 3 years.

We have prepared **a flexible offer** with 5 basic options and 2 additional packages available. You choose the coverage you need.

We provide cover in the event **of accidents, fractures and injuries**. We have included in our offer **an additional benefit for damage to the insured person's health caused by a traffic accident.**

We provide **mojePZU**, i.e. **remote** insurance **enrolment**, policy preview, submission of claims for payment, online form available at pzu.pl/amrest

We guarantee **individual continuation** – an insurance offer when you leave your job – only for people who previously had insurance.

We provide benefits for **any surgical procedure** (including those not listed in the catalogue of procedures).

We apply **exclusions, extensions of definitions and non-standard provisions** in the contract in order to better tailor the offer to the customer.

Flexible insurance programme – choose what you need

BASIC INSURANCE

Basic insurance - *5* options to choose from
Each option offers comprehensive coverage – protect yourself and your loved ones in the event of illness, accident or hospitalisation

PLEASE NOTE! If you take out insurance on 1 November 2025, 1 December 2025 or 1 January 2026, you will be covered by full insurance protection without any waiting periods. If you take out insurance after this period, the waiting periods specified in the General Terms and Conditions of Insurance will apply.

ADDITIONAL PACKAGES – add as many as you wish.
You can opt out of them without losing your basic insurance or purchase them later.

Coverage for children	Support in the event of cancer
3 OPTIONS	3 OPTIONS

Additional packages

If you have chosen one of the basic options, you can extend your cover with additional packages. These allow you to protect yourself even more against unexpected events. The employee's relatives may join the additional packages provided that they have joined one of the basic options and the employee has joined the given additional package.

Coverage for children

Increases the amounts of benefits for death/illness and hospitalisation of a child in hospital. Financial support, e.g. in the event of hospitalisation, damage to health or serious illness of a child, e.g. malignant tumour, neuroborreliosis, sepsis.

Support in the event of cancer

A higher benefit amount for cancer diagnosis (including early stage), but also an extension of the scope to include specialist cancer treatment, including chemotherapy or radiotherapy.

Waiting periods

Waiting periods do not apply to basic insurance for employees, their spouses, life partners and adult children who join the insurance within 3 months of the programme's launch, i.e. from 1 November 2025, 1 December 2025, 1 January 2026; and also, in the case of joining the insurance in the first three months:

- from the date of employment;
- in the case of a spouse – from the date of marriage to the basic insured person;
- in the case of an adult child – from the date of reaching the age of 18.

If you join after this period, full waiting periods apply in accordance with the General Terms and Conditions.

Scope of basic life insurance

The table presents cumulative benefits*.

Please note!
Option available only to employees! (Option 5)

SCOPE OF INSURANCE	Option 1	Option 2	Option 3	Option 4	Option 5
SUPPORT FOR LOVED ONES					
• death of the insured	PLN 50,000	PLN 125,000	PLN 60,000	PLN 125,000	PLN 300,000
• death of the insured caused by an accident	PLN 100,000	PLN 250,000	PLN 150,000	PLN 300,000	PLN 600,000
• death of the insured caused by a traffic accident	PLN 150,000	PLN 375,000	PLN 170,000	PLN 450,000	PLN 900,000
• death of the insured caused by an accident at work	PLN 200,000	PLN 375,000	PLN 230,000	PLN 550,000	PLN 900,000
• death of the insured caused by a traffic accident at work	PLN 250,000	PLN 500,000	PLN 250,000	PLN 700,000	PLN 1,200,000
• death of the insured person caused by a heart attack or stroke	PLN 65,000	PLN 200,000	--	PLN 225,000	PLN 463,500
• child orphaned	PLN 6,000	PLN 625	PLN 8,000	PLN 10,000	PLN 15,000
SUPPORT FOR YOU					
• death of a spouse or life partner	PLN 15,000	--	PLN 20,000	PLN 25,000	PLN 25,000
• death of a spouse or life partner caused by an accident accident	PLN 40,000	--	PLN 50,000	PLN 75,000	PLN 75,000
• death of a spouse or life partner caused by a traffic accident - additional benefit amount	PLN 25,000		PLN 30,000	PLN 50,000	PLN 50,000
• death of a child	PLN 5,000	--	PLN 8,000	PLN 10,000	PLN 10,000
• death of a child caused by an accident	PLN 10,000	--	PLN 16,000	--	PLN 20,000
• death of the insured person's parent or the parent of their spouse or life partner of the insured person	PLN 2,000	PLN 625	PLN 3,000	PLN 3,000	PLN 4,000
• death of the insured person's parent or the parent of their spouse or life partner of the insured person caused by an accident	PLN 4,000	--	PLN 4,500	PLN 6,500	PLN 10,000
• birth of a child	PLN 1,800	PLN 625	PLN 2,500	PLN 2,500	PLN 2,500
• stillbirth	4,050 PLN	PLN 1,250	PLN 6,500	PLN 6,500	PLN 6,500
SUPPORT IN THE EVENT OF ILLNESS					
• Serious illness of the insured person – extended coverage plus	PLN 10,000	PLN 15,000	PLN 10,000	PLN 16,000	PLN 30,000
• occurrence of malignant cancer in the insured person at an early stage	PLN 2,500	PLN 3,750	PLN 2,500	PLN 4,000	PLN 7,500
POST-HOSPITAL SUPPORT					
• hospital treatment of the insured:					
◦ per day of hospitalisation due to illness	PLN 60.00	125.00 PLN	80.00	125.00 PLN	PLN 150
◦ per day of hospitalisation due to an accident (for the first 14 days of the first stay)	PLN 180	PLN 500	PLN 240	PLN 425	PLN 450
◦ per day of hospitalisation due to an accident (from the 15th day of stay)	PLN 60.00	PLN 125	PLN 80	PLN 125	PLN 150
◦ per day of hospitalisation due to a traffic accident (for the first 14 days of the first stay)	PLN 240	PLN 625	PLN 320	PLN 550	PLN 600
◦ per day of hospitalisation due to an accident at work (for the first 14 days of the first stay)	PLN 240	PLN 625.00	PLN 320	PLN 550	PLN 600
◦ per day of hospitalisation due to a traffic accident at (for the first 14 days of the first stay)	PLN 300	PLN 750	PLN 400	PLN 675.00	PLN 750
◦ per day of hospitalisation due to a heart attack or stroke (for the first 14 days of the first stay)	PLN 240	PLN 500	PLN 320	PLN 425	PLN 435
◦ stay in intensive care (one-off payment for the entire stay)	PLN 600	PLN 1,250	PLN 800	PLN 1,250	PLN 1,500
◦ per day of convalescence – for each day of sick leave (maximum for 30 days after a minimum 14-day hospital stay)	PLN 30	PLN 62.50	PLN 40	PLN 62.50	PLN 75
◦ outside Poland	YES	YES	YES	YES	YES
• pharmacy card - collection of products worth:	--	--	--	PLN 200	--
• specialist treatment for the insured person	--	PLN 5,000	--	PLN 5,000	--
• performance of surgery on the insured person:	--		--		
◦ Class I	--	PLN 5,000.00	--	PLN 5,000.00	PLN 5,000.00
◦ Second class	--	PLN 2,500.00	--	PLN 2,500.00	PLN 2,500.00
◦ Third class	--	PLN 1,500.00	--	PLN 1,500.00	PLN 1,500.00
◦ Class IV	--	PLN 500.00	--	PLN 500.00	PLN 500.00
◦ Grade V	--	PLN 250.00	--	PLN 250	PLN 250.00
* not included in the list of surgical procedures	_	PLN 150	_	PLN 150	PLN 150

POST-ACCIDENT SUPPORT

• total incapacity for work and independent existence	--	PLN 100,000	PLN 30,000	PLN 40,000	PLN 80,000
• damage to the insured person's health caused by an accident accident	EXTENDED	EXTENDED	EXTENDED	EXTENDED	EXTENDED
◦ for 1% of health impairment listed in the Table of Health Impairments in the basic scope	PLN 500.00	PLN 1,000.00	PLN 600	PLN 1,000.00	PLN 1,000
◦ bodily injury not listed in the Table of Health Impairments in the basic scope, provided that its treatment included at least 2 inpatient medical consultations – 0.5% of the health impairment	PLN 250	PLN 500	PLN 300	PLN 500	PLN 500
damage to the insured person's health caused by a traffic accident - additional benefit for 1% of damage	PLN	PLN	PLN	PLN	PLN
• damage to the insured person's health caused by a heart attack or stroke – for 1% of damage to health	--	PLN 1,000	--	PLN 1,250.00	PLN 2,000.00
INDIVIDUAL CONTINUATION					
• right to individual continuation of insurance	YES	YES	YES	YES	YES
MONTHLY CONTRIBUTION PER PERSON	**PLN 44.00**	**PLN 49.00**	**PLN 58.00**	**PLN 84.00**	**PLN 150**

Medical procedures and list of diseases

Serious illness of the insured person – extended coverage plus: aplastic anaemia, cerebral hydatid disease, surgical treatment of ischaemic heart disease (bypass), Creutzfeldt-Jakob disease, pulmonary embolism, chronic renal failure, malignant tumour, tick-borne encephalitis, brain abscess, sepsis (blood poisoning), tetanus, stroke with permanent neurological deficit, rabies, HIV infection as a result of transfusion, 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 a limb, complete hearing loss in both ears, surgical treatment of valvular heart disease, motor neuron disease (amyotrophic lateral sclerosis), Huntington's disease, bacterial encephalitis or meningitis, infected pancreatic necrosis, bacterial endocarditis, multiple sclerosis, severe burns, transplantation, total loss of vision in both eyes, benign brain tumour, Parkinson's disease.

Additional conditions: severe head injury, Alzheimer's disease, frostbite, coma, loss of speech, Crohn's disease, chronic respiratory failure, hepatitis B or C, ulcerative colitis, short bowel syndrome, coronary artery angioplasty, muscular dystrophy.

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

Payment of benefits

Claims can be submitted in one of four ways:

via the **mojePZU** app:

1. submit an application at moje.pzu.pl,
2. select "Report a claim",
3. fill in a simple form and attach the documents.

by telephone:
you can submit your claim by calling 801 102 102 (charges according to your operator's tariff). A consultant will ask you to send the documents to the specified e-mail address.

In person:
at any PZU branch throughout the country. The locations can be found at: pzu.pl.

Online:
an online claim form is available at pzu.pl. Select "Report damage or claim", fill in a simple application form and attach scanned or photographed documents.

Scope of additional packages

Child protection

EVENT*	BENEFIT		
	OPTION I	OPTION II	OPTION III
Death of a child	PLN 10,000	PLN 10,000	PLN 10,000
Serious illness of a child – 26 medical conditions	PLN 5,000	PLN 5,000	PLN 10,000
Hospital treatment of a child			
• per day of hospitalisation due to illness (hospitalisation must last at least 4 days)	–	PLN 25	PLN 50
• per day of hospitalisation due to an accident (for the first 14 days of the first stay)	–	PLN 50	PLN 100
• per day of hospitalisation caused by an accident (from the 15th day of hospitalisation)	–	PLN 25	PLN 50
Damage to the child's health caused by an accident	appropriate % of the sum insured (PLN 5,000) depending on the type of damage	appropriate % of the sum insured (PLN 10,000) depending on the type of damage	appropriate % of the sum insured (PLN 10,000) depending on the type of damage
MONTHLY PREMIUM FOR ALL CHILDREN OF THE INSURED	**PLN 10**	**PLN 16**	**PLN 24**

*Waiver of waiting periods for persons joining in the first three months of coverage. After this period, standard waiting periods apply in the Child Protection Additional Package: 90 days for the occurrence of a serious illness in a child and 30 days for hospital treatment of a child.

Support in the event of cancer

EVENT*	BENEFIT		
	OPTION I	OPTION II	OPTION III
Severe illness – aplastic anaemia, cerebral hydatid disease, surgical treatment of ischaemic heart disease (bypass), Creutzfeldt-Jakob disease, pulmonary embolism, chronic renal failure, malignant tumour, tick-borne encephalitis, brain abscess, sepsis (blood poisoning), tetanus, stroke with permanent neurological deficit, rabies, HIV infection as a result of transfusion, occupational HIV infection, heart attack, gas gangrene	PLN 1,000	PLN 1,000	PLN 2,000
Occurrence of malignant cancer:			
• for persons who have reached the minimum age of entry in accordance with the contract and are under 46 years of age	PLN 25,000	PLN 41,000	PLN 66,000
• for persons who have reached the age of 46 and are under the age of 56	PLN 10,000	PLN 17,000	PLN 27,000
• for persons over 56 years of age and under the age at which our coverage ends in accordance with the agreement	PLN 3,000	PLN 5,000	PLN 8,000
Occurrence of malignant cancer in its early stages	PLN 600	PLN 1,000	PLN 1,600
Specialist treatment – ablation, chemotherapy, dialysis therapy, radiotherapy for cancer, Gamma Knife or Cyber Knife radiotherapy for cancer, interferon therapy, radioiodine therapy for non-cancerous thyroid diseases, implantation of a cardioverter-defibrillator, implantation of a resynchronisation pacemaker, implantation of a pacemaker	PLN 1,000	PLN 1,000	PLN 2,000
Specialised cancer treatment – chemotherapy, radiotherapy for cancer, Gamma Knife or Cyber Knife radiotherapy for cancer	PLN 3,000	PLN 5,000	PLN 8,000
MONTHLY PREMIUM PER PERSON	**PLN 12**	**PLN 17**	**PLN 29**

*Waiting period waived for persons previously insured under the oncology option, for 1 month only – for persons joining from 1 November 2025.
Waiting periods in the additional Cancer Support Package: 90 days in the event of a diagnosis of malignant cancer, diagnosis of malignant cancer at an early stage, occurrence of a serious illness, specialist treatment.

Joining the insurance

MY PZU APPLICATION

Step 1 – fill in the application form:

https://www.pzu.pl/amrest

Step 2 – take out insurance in mojePZU:

www.moje.pzu.pl or in the mobile application.

After completing the form, you will receive an email inviting you to create an account in mojePZU, or if you already have an account, a request to log in and familiarise yourself with the available offer.

How to create an account in mojePZU

1. Click on the link provided in the email you received
2. Enter your basic details: name and PESEL number
3. Enter the code provided in the email you received
4. Fill in your contact details and declarations
5. Enter the code you received and complete the registration

How to complete the declaration in mojePZU

1. Select the scope of insurance you are
2. interested in Fill in the missing details
3. Indicate the beneficiaries and your life partner, if applicable you have
4. Mark the declarations of intent
5. Share the offer with your loved ones and send the declaration to your employer

PLEASE NOTE! For all persons joining on 1 November 2025, 1 December 2025 or 1 January 2026, there is no waiting period for the entire scope of basic insurance.
Only declarations completed within the specified time limit will allow for effective enrolment:
- in October, by the 20th day of the month - policy start date 1 November 2025
- in November by the 15th day of the month - policy start date 1 December 2025
- in December by the 10th day of the month - policy start date 1 January 2026
- in subsequent months by the 15th day of the month -policy start date from the 1st day of the following month.

PLEASE NOTE! If you wish to insure your spouse/partner or child, after sending your declaration of accession in the application, an employee may share the offer with your loved one (you must provide their basic details and contact information and forward the offer).

How to change the option in mojePZU

1. Go to mojePZU, find the Products and Offers tab -> My Offers. Click on Details next to the insurance offer.
2. Select the new insurance options you are interested in. Fill
3. in your details.
4. Check the details entered on the application form Tick
5. the declarations and send your application to PZU

IMPORTANT! If you want your spouse/life partner or adult child to also join the insurance or extend the scope of coverage with a policy
with which you are extending your insurance, share the offer with them.
The person you share the offer with will see it after logging into mojePZU.
If your loved one already has an active declaration of accession, they can change the variant of their policy in the same way as you.

How to change your details in mojePZU

1. Go to mojePZU, find the Products and Details tab -> Edit
2. Select the type of data you want to change: your own or that of your beneficiaries. Click Edit next to the section of data you want to change.
3. Make your changes
4. After making changes, click Next. To accept the changes, select one of the methods for confirming your details: e-mail or SMS
5. After authorisation using the selected method, you will receive a message with the status of the changes made. You will also receive an e-mail with the status of the changes made.

NOTE! Changing the data on the declaration does not update the data in other insurance policies you have or on your mojePZU account profile.
When changing beneficiaries, the total amount of benefits payable to the beneficiaries whose details you enter on the declaration must be equal to 100%.

How to cancel your insurance

To cancel your insurance, go to pzu.pl/amrest or contact the Benefits Team
– **benefitspl@amrest.eu**

What else can you do in mojePZU

Thanks to mojePZU, you will be able to **check your policies, check insurance documentation, purchase/make a doctor's appointment, report and check the status of a claim, purchase a PZU Auto, PZU Dom or PZU Wojażer policy online, join the PZU Pomocni club and take advantage of discounts in many shops and service outlets.**

Not sure what to choose? Take a look at these examples

Julia
– joint coverage with her husband

She has two daughters. She and her husband care about their children's safety, so they both took out insurance. They chose Options 4 and 5 because they provide high benefit amounts. In addition, they purchased the Child Protection package.

BASIC – OPTION 5	✓
BASIC FOR HUSBAND – OPTION 4	✓
Child protection	✓
Cancer support	

Wiktor
– family protection and support in the event of cancer

He has a wife and one son. He chose a comprehensive protection option. In addition, he purchased Child Protection and Cancer Support. He wants to protect his family. He is sensible, but cancer does not discriminate. If he were to pass away or his son needed treatment, he is covered.

BASIC – OPTION 4	✓
Child protection	✓
Cancer support	✓

Find out more and sign up online at **pzu.pl/amrest**

You can also find answers to your questions and concerns at:

AmRest
Benefits Team – benefitspl@amrest.eu

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