



Enjoy life. We'll take care of the rest

Life and health insurance for employees and their families

PZU NA ŻYCIE PLUS

PROPOSAL FOR: EWL GLOBAL SERVICES Sp. z o.o.
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Group insurance at PZU provides comprehensive protection for the life and health of employees and their families.

Why it's worth being with us

You can receive financial support if you experience health problems caused by a serious illness (e.g. malignant cancer or heart attack).

We provide insurance coverage 24 hours a day, 7 days a week.

You can receive funds to be used for further diagnosis or treatment of malignant cancer in its early stages.

Benefit for your child's hospital stay – due to illness or accident.

You can receive financial support in the event of an accident that results in health impairment.

Who can take out insurance

- ✓ You can receive benefits in the event of the death of a loved one.
- ✓ If you pass away, we will pay the money from the policy to your loved ones, as specified in the contract – without inheritance proceedings and without paying inheritance and gift tax.
- ✓ Financial support if your child falls ill with one of 26 serious diseases (including malignant tumours and neuroborreliosis).
- ✓ You can receive financial support after hospital treatment due to an accident or illness.



The following persons are eligible for insurance:

- company employees aged 16–75
- employees' spouses aged 16–69
- employees' life partners aged 18–69
- adult children of employees aged 18–69

We present a group insurance proposal.

The table below presents the proposed insurance terms and conditions and the benefit amount for specific events. The benefit amount is the cumulative amount of benefits under the general terms and conditions of insurance (GTC) and additional provisions to the agreement, paid in the event of a given occurrence.

SCOPE OF INSURANCE	OPTION 1	OPTION 2	OPTION 3
Insurance for:	the primary insured	the primary insured person and a close relative of the insured person: spouse or life partner, adult child	the primary insured person and a close relative: spouse or life partner, adult child
SUPPORT FOR RELATIVES			
• death of the insured	PLN 100,000	PLN 235,000	PLN 250,000
• death of the insured caused by an accident	PLN 300,000	PLN 485,000	PLN 500,000
• death of the insured caused by a traffic accident	PLN 320,000	PLN 600,000	PLN 650,000
• death of the insured caused by an accident at work	PLN 320,000	PLN 600,000	PLN 650,000

The table continues on the next page.

SCOPE OF INSURANCE	OPTION 1	OPTION 2	OPTION 3
• death of the insured caused by a traffic accident at work	PLN 340,000	PLN 715,000	PLN 800,000
• death of the insured caused by a heart attack or stroke	PLN 120,000	PLN 260,000	PLN 275,000
• orphaning of a child	-	PLN 6,000	-
SUPPORT FOR YOU			
• death of a spouse or life partner	-	PLN 12,500	PLN 20,000
• death of a spouse or life partner caused by an accident	-	PLN 25,000	PLN 40,000
• death of a child	-	PLN 10,000	-
• death of the insured person's parent or the parent of a spouse or life partner	-	PLN 2,200	PLN 2,200
• death of the insured's parent or death of a spouse or life partner caused by an accident	-	PLN 5,000	PLN 5,000
• birth of a child	-	PLN 1,750	-
• birth of a child with a congenital defect	-	PLN 250	-
• birth of a stillborn child	-	PLN 3,500	-
SUPPORT IN THE EVENT OF ILLNESS			
• Serious illness of the insured person – extended coverage plus	PLN 45,000	PLN 45,000	PLN 45,000
• Occurrence of malignant cancer in the insured person at an early stage	PLN 11,250	PLN 11,250	PLN 11,250
• serious illness of spouse or life partner – extended coverage plus	-	PLN 5,000	PLN 8,000
• early-stage malignant cancer in spouse or life partner	-	PLN 1,250	PLN 2,000
• Serious illness of a child	-	PLN 10,000	-
POST-HOSPITAL SUPPORT			
• hospital treatment of the insured:	-	min. 1-day stay due to illness or min. 1-day stay due to an accident	min. 1-day stay due to illness or min. 1-day stay due to an accident
◦ per day of hospitalisation due to illness	-	PLN 80	PLN 150
◦ per day of hospitalisation due to an accident (for the first 14 days of the first stay)	-	PLN 320	PLN 450
◦ per day of hospitalisation due to an accident (from the 15th day of hospitalisation)	-	PLN 80	PLN 150
◦ per day of hospitalisation caused by a traffic accident (for the first 14 days of the first stay)	-	PLN 400	PLN 600
◦ per day of hospitalisation caused by an accident at work (for the first 14 days of the first stay)	-	PLN 400	PLN 600
◦ per day of hospitalisation caused by a traffic accident at work (for the first 14 days of the first stay)	-	PLN 480	PLN 750
◦ per day of hospitalisation due to a heart attack or stroke (for the first 14 days of the first stay)	-	PLN 160	PLN 225
◦ stay in intensive care (one-off payment for the entire stay)	-	PLN 800	PLN 1,500
◦ per day of convalescence - for each day of sick leave (maximum 30 days after a minimum 14-day hospital stay)	-	PLN 40	PLN 75
◦ outside Poland	-	YES	YES
• Pharmacy card	-	collection of products worth PLN 200 from a pharmacy	collection of products worth PLN 300 from a pharmacy
• Hospital treatment of a child:	-	a minimum 4-day stay due to illness or a minimum 1-day stay due to an accident	-
◦ per day of hospitalisation due to illness	-	PLN 35	-
◦ per day of hospitalisation due to an accident (for the first 14 days of the first stay)	-	PLN 70	-
◦ per day of hospitalisation due to an accident (from the 15th day of hospitalisation)	-	PLN 35	-
• Specialised treatment of the insured	-	PLN 5,000	PLN 10,000
• surgical procedure performed on the insured person:	-	YES	YES

Table continued on the next page.

SCOPE OF INSURANCE	OPTION 1	OPTION 2	OPTION 3
◦ Class I	-	PLN 5,000	PLN 10,000
◦ Class II	-	PLN 2,500	PLN 5,000
◦ Class III	-	PLN 1,500	PLN 3,000
◦ Class IV	-	PLN 500	PLN 1,000
◦ Class V	-	PLN 250	PLN 500
◦ outside the List of surgical operations	-	PLN 150	PLN 300
POST-ACCIDENT SUPPORT			
• total incapacity for work and independent existence	PLN 100,000	PLN 100,000	PLN 100,000
• damage to the insured person's health caused by an accident	BASIC	BASIC	BASIC
◦ for 1% of health impairment listed in the Table of Health Impairments in the basic scope	PLN 800	PLN 1,800	PLN 2,000
• damage to the health of the insured caused by a heart attack or stroke - for 1% of damage to health	PLN 800	PLN 1,550	PLN 1,650
INDIVIDUAL CONTINUATION			
• right to individual continuation of insurance	YES	YES	YES
MONTHLY PREMIUM PER PERSON	PLN 24	PLN 85	PLN 81
AMOUNT FINANCED BY THE EMPLOYER	PLN 23	PLN 23	PLN 23
AMOUNT FINANCED BY THE EMPLOYEE	PLN 1	PLN 62	PLN 58

ADDITIONAL OPTIONS

Each insured person may individually extend the terms of insurance with additional options from the table below.

Name of cover	OPTION 1	OPTION 2	OPTION 3
INSURANCE PREMIUM			
• Foreign medical consultation and assistance services – basic coverage	PLN 2.23	PLN 2.23	PLN 2.23
• Foreign medical consultation and assistance services – extended coverage	PLN 3.34	PLN 3.34	PLN 3.34
• Assistant in the event of loss of health	PLN 1.59	PLN 1.59	PLN 1.59

The table below presents the additional scope of insurance coverage.

SCOPE OF INSURANCE	OPTION 1	OPTION 2	OPTION 3
ASSISTANCE SERVICES			
• Foreign medical consultation and assistance services – basic scope	YES	YES	YES
• Foreign medical consultation and assistance services – extended coverage	YES	YES	YES
• Assistant in the event of loss of health	YES	YES	YES

Basic insured person – company employee in a legal relationship with the policyholder/employer

Close insured person – spouse/life partner/adult child of the basic insured person

Proposal prepared on the basis of the employment structure for:

- 297 women
- 162 men

Minimum number of persons required to take out insurance who are in a legal relationship with the policyholder/employer: 276.

SCOPE OF INSURANCE – ILLNESSES AND MEDICAL PROCEDURES

Name of cover	List of illnesses and medical procedures
Serious illness of the insured person – extended scope 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, total 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.

Name of cover	List of illnesses and medical procedures
Serious illness of spouse or life partner – 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, total 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.
Specialised treatment of the insured	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.
Severe illness of a child	bacterial endocarditis, complete hearing loss in at least one ear, complete loss of vision in at least one eye, Crohn's disease, severe burns, type 1 diabetes, muscular dystrophy, poliomyelitis (Heine-Medina disease), neuroborreliosis, aplastic anaemia, haemolytic anaemia, benign brain tumour, malignant tumour, paralysis of the limbs due to spinal cord injury, chronic renal failure, end-stage liver failure, sepsis (blood poisoning), coma, tetanus, systemic lupus erythematosus, transplantation, limb loss, rabies, HIV infection as a result of transfusion, encephalitis, meningitis.

Offer valid until:
31 December 2025

Prepared by: MONIKA KIEŁCZEWSKA-ZABIEŁŁO

Additional provisions to apply from the date of conclusion of the agreement:

DEFINITION OF DEVIATION	GTC CODE	GENERAL TERMS AND CONDITIONS
Additional provisions to apply from the date of conclusion of the agreement:		
Other		
As an insured relative, you may also join the insurance without submitting the health declaration required by us on the date of signing the declaration of accession contained therein, provided that the date of your accession to the insurance falls on the date of conclusion of the agreement or within the following two months.	TWGP55	28
Extension of liability		
<p>1. If the insurance contract refers to you/the insured, this should be understood as a natural person who has taken out insurance and:</p> <p>a) has a legal relationship with the policyholder or with the entity indicated in the appendix to the insurance documentation, hereinafter collectively referred to as employers (primary insured),</p> <p>b) is the spouse or life partner or adult child of the primary insured (close relative insured).</p> <p>2. By legal relationship with the policyholder, we also mean a legal relationship with the entity indicated in the appendix to the insurance documentation.</p> <p>3. If you change your employer under the insurance contract, this will not be considered as the establishment of a legal relationship with the policyholder within the meaning of the general terms and conditions of PZU Na Życie Plus group insurance regarding the waiver of the waiting period.</p>	TWGP55	1.20, 1.22
You may also join the insurance scheme if, on the date of signing the declaration of accession, you are on sick leave, in hospital, undergoing rehabilitation, or are recognised as unfit for work or unfit for uniformed service on the basis of a decision by the competent authority in accordance with the provisions on social insurance or social security - provided that continuity of cover is maintained.	TWGP55	26, 27, 28
<p>1. You can also take out insurance if, on the day you sign the declaration of accession, you are on sick leave, in hospital, undergoing rehabilitation, or are recognised as unfit for work or unfit for uniformed service on the basis of a decision by the competent authority in accordance with the provisions on social insurance or social security, provided that in the month preceding the commencement of our cover for you, you were covered by an insurer other than PZU Życie under a group life insurance contract (previous contract) and the continuity of cover was maintained.</p> <p>2. We understand continuity of coverage as the absence of a gap between the period for which the last premium was paid for the insured under the previous contract and the period for which the first premium was paid for that insured under this contract. In the previous contract, cover for the insured person ends on the last day of the month, and cover under this contract begins on the first day of the following month.</p> <p>3. The rule referred to in points 1 and 2 applies if the maximum number of persons referred to in this point does not exceed 5% of the total number of persons insured under this contract.</p>	TWGP55	26, 27, 28
<p>1. If you are a primary insured person:</p> <p>a) You can take out insurance in accordance with the insurance options specified in the contract if, on the date of signing the declaration of accession, you have a legal relationship with the policyholder/employer, are at least 16 years of age and are under 75 years of age.</p> <p>b) our coverage ends at the end of the month preceding the policy anniversary falling in the calendar year in which you turn 76.</p> <p>2. Other circumstances relating to the rules of joining the insurance and the end of liability in relation to the primary insured are in accordance with the general terms and conditions of PZU Na Życie Plus group insurance or the terms and conditions of this agreement.</p> <p>3. The rule referred to in points 1 and 2 applies if the maximum number of persons referred to in this point does not exceed 2% of the total number of persons insured under this agreement.</p> <p>4. If the number of persons referred to in points 1 and 2 exceeds the level referred to in point 3, we reserve the right to terminate your cover on the day preceding the first anniversary of the policy following the date on which the maximum limit described in this point was exceeded.</p>	TWGP55	26.1, 38.4
Our cover includes hospitalisation anywhere in the world if the scope of insurance selected by the policyholder includes hospitalisation outside Poland.	LPGP55	5
Change in the duration of the contract		
The policyholder concludes a 24-month contract with us. Unless otherwise agreed by either party, the contract is automatically extended for another policy year on the same terms and conditions.	TWGP55	49
Change in definition		
Under the PZU Na Życie Plus group insurance contract, we are not liable for the death of the insured if it was the result of the insured's suicide committed within six months of the start of the coverage period.	TWGP55	12
Under the additional group insurance for the orphaning of a child, we are not liable for the death of the insured if it was the result of the insured's suicide committed within six months of the start of the coverage period.	ODGP55	11
<p>Under the additional group insurance for:</p> <ul style="list-style-type: none"> • death of a child • death of a child caused by an accident <p>the following provisions apply:</p> <p>child – a child, regardless of their age on the day of the incident. This may be:</p> <p>a) the child of the insured person,</p> <p>b) the child of the insured person's spouse or civil partner (if the other parent of the spouse's or civil partner's child is deceased).</p>	ZDGP55 NDGP55	1.1 1.1
<p>Under the additional group insurance for:</p> <ul style="list-style-type: none"> • hospital treatment of the insured: • hospital treatment of the insured Plus • Hospital treatment of a child • surgical operations of the insured person • surgical operations of the insured person Plus <p>the following provisions apply:</p> <p>our liability also covers events that occurred as a result of recreational combat sports and motor sports and motorboating, air sports, rock climbing or mountaineering (understood as any climbing practised at an altitude above 2000 metres above sea level), caving, diving with specialised equipment enabling breathing underwater, water jumping, bungee jumping.</p>	LSGP55 LPGP55 DLGP55 OPGP55 OLGP55	10.20 16.20 10.19 8.11 11.11
Change in the period of liability		
As part of the additional group insurance for hospital treatment of the insured, we use the term: hospital stay - a stay in a hospital in Poland lasting at least 1 day and intended for hospital treatment. The first day of the hospital stay is the day of registration, and the last day is the day of discharge from hospital.	LSGP55	1.4
As part of additional group insurance in the event of:	LSGP55	1.4, 12

<ul style="list-style-type: none"> • hospital treatment of the insured • hospital treatment of the insured Plus • hospital treatment of a child, the following provisions apply: We will pay benefits for a maximum of 180 days of hospitalisation in each 12-month period between policy anniversaries.	LPGP55 DLGP55	19 14
The scope of additional group insurance for hospital treatment of a child covers an event in your life, which is your child's hospitalisation caused by: 1) illness - which occurred during the period of cover and lasted continuously for more than 3 days, or 2) an unfortunate accident - which occurred during the period of cover and lasted at least 1 day, and in the case of medical services, longer than 7 days.	DLGP55	1.6
Change in the waiting period		
As part of additional group insurance in the event of: <ul style="list-style-type: none"> • serious illness of the insured person • serious illness of the insured person – medical services • early-stage malignant tumour in the insured person • serious illness of the spouse or life partner • early-stage malignant cancer in the spouse or life partner • serious illness of a child • hospital treatment of the insured: • hospital treatment of the insured: Plus • Hospital treatment of a child • Specialised treatment of the insured • surgical operations for the insured • surgical operations of the insured Plus, the following provisions apply: if the date of commencement of your insurance falls on the date of conclusion of the contract or within the following two months, we do not apply a waiting period.	CCGP55 CUGP55 RUGP55 MCGP55 RMGP55 DCGP55 LSGP55 LPGP55 DLGP55 LCGP55 OPGP55 OLGP55	14, 15 15, 16 12, 13 14, 15 12, 13 15, 16 13 21, 22 15, 16 10, 11 11, 12 16, 17
As part of additional group insurance in the event of: <ul style="list-style-type: none"> • serious illness of the insured person • serious illness of the insured person – medical services • the insured person developing malignant cancer at an early stage • serious illness of a spouse or life partner • the spouse or life partner has been diagnosed with early-stage malignant cancer • a child's serious illness • hospital treatment of the insured: • hospital treatment of the insured person Plus • hospital treatment of a child • Specialised treatment of the insured • surgical operations of the insured • surgical operations of the insured Plus, the following provisions apply: we do not apply a waiting period if the date of your joining the insurance falls: 1) the first day of the month immediately following the date of establishment of the legal relationship between the primary insured and the insurer – provided that it commenced after the date of conclusion of the contract – or in the following two months, or 2) on the first day of the month immediately following the date of marriage to the primary insured person, if this took place after the date of conclusion of the agreement, or within the following two months (and you are the spouse of the primary insured person), or 3) on the first day of the month immediately following the date on which you turn 18, if this occurred after the date of conclusion of the contract, or in the following two months (and you are an adult child of the primary insured person).	CCGP55 CUGP55 RUGP55 MCGP55 RMGP55 DCGP55 LSGP55 LPGP55 DLGP55 LCGP55 OPGP55 OLGP55	14, 15 15, 16 12, 13 14, 15 12, 13 15, 16 13 21, 22 15, 16 10, 11 11, 12 16, 17
Change in exclusions of liability		
As part of additional group insurance in the event of: <ul style="list-style-type: none"> • death of the insured caused by an accident • death of the insured caused by a traffic accident • death of the insured person caused by an accident at work • death of the insured caused by a heart attack or stroke • death of a spouse or life partner caused by an accident • death of a child caused by an accident • death of the insured person's parent or the parent of a spouse or life partner caused by an accident • serious illness of the insured person • serious illness of the insured person – medical services • the insured person developing malignant cancer at an early stage • serious illness of the spouse or life partner • the occurrence of early-stage malignant cancer in the spouse or life partner • serious illness of a child • hospital treatment of the insured • hospital treatment of the insured Plus • hospital treatment of a child • surgical operations of the insured • surgical operations of the insured Plus • total incapacity for work and independent existence, the following provisions apply: 1. If, in the month immediately preceding the commencement of our cover for you, you were covered by another group life insurance contract (previous insurance contract) and continuity of cover was maintained, we are liable under the insurance contract for events that occurred during our cover but whose cause (illness or accident or diagnostic and medical treatment) occurred during the coverage under the previous insurance agreement. 2. By continuity of coverage, as described in point 1, we mean no interruption between the period for which the last premium was paid for the insured under the existing group life insurance policy with PZU Życie or another insurer and the period for which the first premium for this policy was paid for the insured, and in the event of a change in the insurance option - no interruption between the period for which the last premium for the insured person was paid under the previous insurance option and the period for which the first premium for that insured person was paid under the new insurance option. No interruption means that in the existing group life insurance policy with PZU Życie or another insurer or insurance option, the cover for the insured person ends on the last day of the month and, from the first day of the following month, the cover under this agreement or the new insurance option begins.	NWGP55 WKGP55 WPGP55 ZZGP55 ZMGP55 NDGP55 NRGP55 CCGP55 CUGP55 RUGP55 MCGP55 RMGP55 DCGP55 LSGP55 LPGP55 DLGP55 OPGP55 OLGP55 TNGP55	6 6 6 6 6 6 6 10, 11 11, 12 8, 9 10, 11 8, 9 12 6, 7 n.a. 4 4 n.a. 6
Additional risk		
1. If the birth of a child occurred, who, before reaching the age of 3, has been diagnosed with a congenital defect in accordance with the provisions of Section XVII (Developmental defects, deformities and chromosomal aberrations) of the International Statistical Classification of Diseases and Related Health Problems ICD-10, we will pay an additional benefit in addition to the benefit due for the birth of a live child. The amount of the additional benefit is specified in the policy and in the individual insurance confirmation - in the table with the scope of insurance.	UDGP55	n.a.

<p>2. We will pay the benefit referred to in point 1 provided that the child was born alive.</p> <p>3. In order to receive the benefit referred to in points 1 and 2, you must provide us with additional medical documentation confirming the diagnosis of your child's congenital defect when submitting your claim for payment.</p>		
<p>1. As part of the general terms and conditions of additional group insurance for surgical operations of the insured, we add the term: surgical operation not included in the List of surgical operations – a procedure performed under anaesthesia in a hospital by a doctor. We are only responsible for surgical operations performed for medical reasons in order to cure or reduce the symptoms of a disease or 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 malignant neoplasms.</p> <p>2. The scope of additional insurance also covers surgical operations not included in the List of Surgical Operations performed during the period of cover.</p> <p>3. All exclusions and limitations of cover in your contract also apply to surgical operations not included in the List of Surgical Operations, subject to points 4 and 5.</p> <p>4. If you undergo more than one surgical operation (both those listed in the List of Surgical Operations and those that meet the conditions specified in points 1-2) within a period of 60 days – starting from the date of the first surgical operation in that period We will pay benefits for only one surgical operation – the one for which the highest payment is due.</p> <p>5. Our liability does not cover surgical operations not included in the List of Surgical Operations:</p> <p>1) performed on an outpatient basis,</p> <p>2) involving the skin and subcutaneous tissue.</p> <p>6. For surgical operations not included in the List of Surgical Operations, we will pay you a benefit equal to a specified percentage of the sum insured, which is valid on the date of the operation. This percentage is specified in the policy and in the individual confirmation of insurance.</p>	OPGP55	1.3, 4, 5

Additional package Protection for children



Benefits of the proposed offer

- Broader financial security for employees in the event of unforeseen life events.
- In the event of damage to health or a serious illness, the benefit amount can be used for any purpose, e.g. additional medical consultations or treatment.
- If a child is hospitalised due to an accident or illness, the benefit can, for example, help cover the costs of travelling to the hospital or additional care.

Scope of cover

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 due to 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 (5,000 PLN) 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

The premium for the selected option includes a fee for the death of the insured – PLN 0.25 per month (sum insured = PLN 100).

Additional package In Case of Accident

Benefits of the proposed offer



Broader financial security for the employee in the event of an accident in everyday life, including fire, electric shock, gas explosion, as well as during sports activities such as jogging or cycling.



The employee may receive financial support in the event of burns, bone fractures and permanent disability.



Financial support for the employee's loved ones if they are no longer there as a result of an accident.



Scope of cover

SCOPE OF INSURANCE	AMOUNT OF PAYMENTS	
	BASIC OPTION	EXTENDED OPTION
1. Death of the insured:		
a) as a result of a traffic accident	PLN 50,000	PLN 100,000
b) as a result of a traffic accident at night (10 p.m. to 6 a.m. local time)	PLN 50,000	PLN 100,000
c) as a result of a traffic accident at work	PLN 50,000	PLN 100,000
d) as a result of a traffic accident involving a lorry	PLN 50,000	PLN 100,000
e) as a result of a fire or carbon monoxide poisoning	PLN 50,000	PLN 100,000
f) as a result of drowning	PLN 50,000	PLN 100,000
g) as a result of a gas explosion	PLN 50,000	PLN 100,000
h) as a result of electric shock or lightning strike	PLN 50,000	PLN 100,000
i) as a result of practising sport	PLN 50,000	PLN 100,000
j) as a result of practising a dangerous sport	PLN 50,000	PLN 100,000
k) as a result of practising sports on wheels	PLN 50,000	PLN 100,000
l) as a result of skiing or snowboarding	PLN 50,000	PLN 100,000
m) regardless of the cause	PLN 100	PLN 100
2. Death of a spouse or life partner caused by a traffic accident	PLN 50,000	PLN 100,000
3. Bodily injury to the insured:		
a) burns	PLN 10,000	PLN 20,000
b) permanent disability caused by: <ul style="list-style-type: none"> a traffic accident fire gas explosion electric shock or lightning strike 	total – PLN 10,000 partial – an appropriate percentage of the sum insured (PLN 10,000) depending on the type of bodily injury – in accordance with the General Terms and Conditions of Insurance	total – PLN 20,000 partial – an appropriate percentage of the sum insured (PLN 20,000) depending on the type of bodily injury – in accordance with the General Terms and Conditions of Insurance
c) bone fracture caused by: <ul style="list-style-type: none"> practising sports on wheels jogging playing football 	appropriate percentage of the sum insured (PLN 10,000) depending on the type of fracture – in accordance with the General Terms and Conditions	the appropriate percentage of the sum insured (PLN 20,000) depending on the type of fracture – in accordance with the General Terms and Conditions
Monthly premium	PLN 6.50	PLN 12

If the death of the insured is caused by various types of accidents listed in point 1 a)–l), we add up the amounts to be paid out from the insurance for these types of accidents.

Additional package Support for the family

Benefits of the proposed offer

- Broader financial security for employees in the event of unforeseen life events.
- Additional financial resources for loved ones in the event of death of the insured caused by an accident, a traffic accident or an accident at work.
- High benefits for a relatively low premium. We will pay 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 household member often results in the loss of part or even all of the family's income. The insurance payout can help to pay off financial obligations or cover current bills.



Scope of cover

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

The benefit amount is the cumulative amount of benefits resulting from the general terms and conditions of insurance (GTC) and additional provisions to the agreement, paid in the event of a given occurrence.

The premium for the selected option includes a fee for the death of the insured – PLN 0.25 per month (sum insured = PLN 100).

Additional package Support in the event of cancer



Benefits of the proposed offer

- Broader financial security for employees in the event of unforeseen life events.
- If a diagnosis of malignant cancer is made, the insured will receive funds that can be used for any purpose, e.g. for additional medical consultations or non-refundable pharmacological therapy.
- We pay benefits not only for the diagnosis of cancer, but also for chemotherapy or radiotherapy (in accordance with the General Terms and Conditions and additional provisions).
- We also provide financial support in the event of a diagnosis of early-stage malignant cancer, known as in situ cancer.

Scope of cover

EVENT	BENEFIT		
	OPTION I	OPTION II	CUMULATIVE OPTION (OPTION I + OPTION II)
Serious illness aplastic anaemia, cerebral cysticercosis, surgical treatment of ischaemic heart disease (bypass), Creutzfeldt-Jakob disease, pulmonary embolism, chronic renal failure, malignant neoplasm, 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 agreement and are under 46 years of age	PLN 25,000	PLN 41,000	PLN 66,000
• for persons aged 46 to 55	PLN 10,000	PLN 17,000	PLN 27,000
• for persons aged 56 and over and under the maximum age of admission 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

The premium for the selected option includes a fee for the death of the insured – PLN 0.25 per month (sum insured = PLN 100).

The option will be automatically changed on the policy anniversary date, after the insured person reaches the maximum age specified for a given option.

Additional package

Support after an accident



Benefits of the proposed offer

- Broader financial security for employees in the event of unforeseen life events.
- The insurance covers as many as 728 types of health impairment (one of the widest ranges on the market). The new table specifies specific percentages for each of the listed impairments.
- Payment of benefits in the event of a broken bone can help you, for example, to quickly start rehabilitation or purchase medical equipment.

Scope of cover

ZDARZENIE	ŚWIADCZENIE		
	WARIANT I	WARIANT II	WARIANT III
Damage to the insured person's health caused by an accident - for 1% of damage	PLN 100 (sum insured PLN 10,000)	PLN 200 (sum insured PLN 20,000)	PLN 300 (sum insured PLN 30,000)
Bone fracture caused by an accident (listed in the appendix to the General Terms and Conditions)	appropriate % of the sum insured (PLN 5,000) depending on the type of fracture	appropriate % of the sum insured (PLN 8,000) depending on the type of fracture	the relevant % of the sum insured (PLN 10,000) depending the type of fracture
MONTHLY PREMIUM PER PERSON	PLN 6	PLN 10.50	PLN 14.50

The premium for the selected option includes a fee for the death of the insured — PLN 0.25 per month (sum insured = PLN 100).

Changing jobs? Retirement?

 We have a lifetime individually continued insurance policy for you

Did you know that if you have group life insurance with PZU, you can take out an individually continued insurance policy after leaving the company?



This is a unique solution on the Polish market – only PZU offers individually continued insurance with lifetime coverage, where the premium and scope of coverage will not change during the term of the contract due to your age. The insurance is voluntary – you can cancel it at any time.



What else is worth knowing about individually continued insurance?

- ✓ It allows you to receive benefits in the event of permanent health impairment caused by an accident, as well as in the event of the death of your spouse, parent or spouse's parent (in accordance the meaning specified in the general terms and conditions of insurance). The insurance can also provide financial support to your loved ones when you are no longer there.
- ✓ We do not ask you about your health before concluding the contract.
- ✓ We do not apply a waiting period if you conclude the contract within 3 months from the date of leaving the group insurance.
- ✓ You can extend your insurance coverage for multiple events by purchasing additional insurance together with the basic contract or at any time during the term of the contract. Under selected additional insurance policies, you can receive, for example:
 - payment in the event of a diagnosis of malignant cancer, heart attack or stroke,
 - payment for hospital treatment after specific events,
 - payment in the event of the death of a loved one caused by an accident,
 - access to private medical consultations and rehabilitation in specific cases,
 - coverage of 80% of the price of selected prescription drugs.

How to purchase?

You can purchase individually continued insurance at any PZU branch. Our adviser will present you with an offer and help you complete all the formalities.

The premium for each PLN 1,000 of the sum insured in individually continued insurance is PLN 7.

Benefit for 1% permanent health impairment caused by an accident of the insured – 1% of the sum insured.

Important

To maintain continuity of coverage, submit your application for individually continued insurance before your group insurance expires.

If you are looking for coverage other than whole life insurance, our adviser can also present you with other insurance options.

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

www.pzu.pl

