



You have your own plans, dreams and lifestyle.
We understand that.

That's why we are introducing a group insurance
scheme for employees of **TRANS.EU GROUP SPÓŁKA
AKCYJNA** and their families.



<http://www.pzu.pl/trans-eu>

Scan the QR code to view our offer online **Sign up online**

pib
/ Broker



Group insurance at PZU gives you:



COMPREHENSIVE SUPPORT

For example, if you fall ill, break a leg, welcome a new baby, or if something happens to a loved one.



MORE FOR LESS

As a member of a large organisation, you benefit from a tailored offer prepared exclusively for TRANS.EU GROUP SPÓŁKA AKCYJNA. It works. Backed by the expertise of PZU.

Who can join the insurance scheme?

The insurance scheme is open to **employees of TRANS.EU GROUP SPÓŁKA AKCYJNA, as well as:**

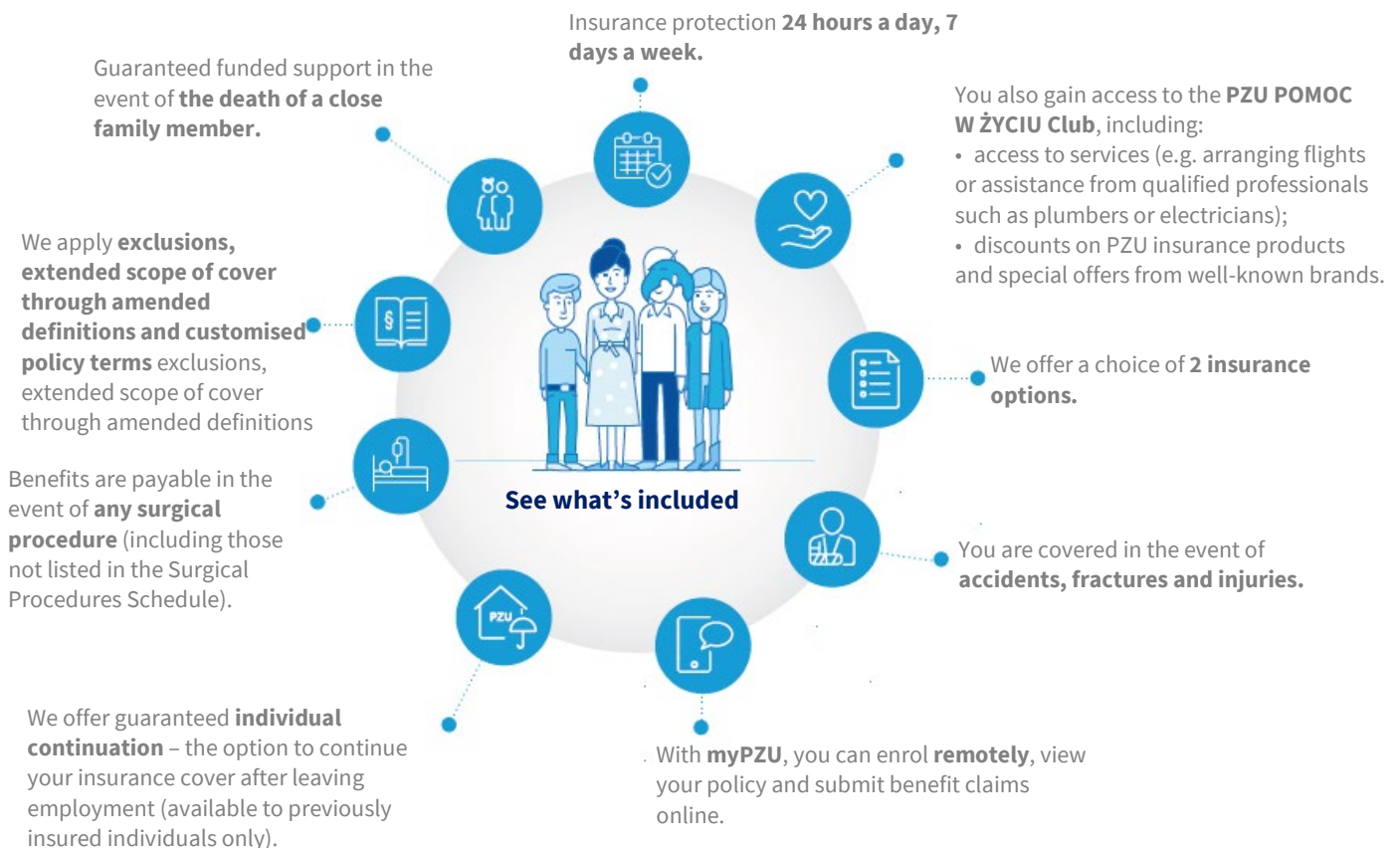


their spouses or life partners;



adult children.

Cover is available to individuals aged between 16 and 69. If your spouse, partner or adult child joins the insurance scheme, they must complete a separate declaration and may select a different basic insurance option from that chosen by the employee.





Key benefits of the scheme:

- ✓ Cover is provided for **the death of a child, regardless of age.**
- ✓ Insurance cover applies in the event of **suicide of the insured**, committed within the first 6 months from the commencement of cover.
- ✓ Cover applies **worldwide** in the event of hospitalisation for medical treatment.
- ✓ The minimum hospital stay requirement has been reduced to **1 day for illness- or accident-related admissions.**
- ✓ **Cover has been extended** for up to **365 days** of hospitalisation per policy year.
- ✓ An additional benefit is payable in the event of the **death of a spouse or life partner resulting from a traffic accident.**
- ✓ For **surgical procedures not included in the Surgical Procedures Schedule**, a benefit equal to **3%** of the relevant sum insured will be payable.
- ✓ **Serious illness cover** for employees and their spouses or life partners has been **extended** to include **14 additional medical conditions.**
- ✓ Cover is provided for total incapacity for work **without the need to demonstrate inability to live independently.**



Basic Life Insurance Cover

The table below presents cumulative benefits.

SCOPE OF INSURANCE	Option 1	Option 2
Insurance for the primary insured, their spouse/partner and adult child		
SUPPORT FOR YOUR LOVED ONES		
• death of the insured	PLN 100,000	PLN 150,000
• death of the insured caused by an accident	PLN 300,000	PLN 350,000
• death of the insured caused by a traffic accident	PLN 450,000	PLN 500,000
• death of the insured person caused by an accident at work	PLN 450,000	PLN 500,000
• death of the insured caused by a road traffic accident at work	PLN 600,000	PLN 650,000
• death of the insured due to heart attack or stroke	PLN 160,000	PLN 250,000
• orphaning a child	PLN 6,000	PLN 10,000
SUPPORT FOR YOU		
• death of the spouse or life partner	PLN 28,000	PLN 28,000
• death of the spouse or life partner caused by an accident	PLN 73,000	PLN 83,000
• Death of a spouse or life partner caused by a road traffic accident	PLN 45,000	PLN 55,000
• death of a child	PLN 6,000	PLN 8,000
• death of a child caused by an accident	PLN 12,000	PLN 20,000
• death of the insured's parent or the parent of the insured's spouse or life partner	PLN 2,000	PLN 3,000
• death of the insured's parent or the parent of the insured's spouse or life partner caused by an accident	PLN 5,000	PLN 10,000
• birth of a child	PLN 2,000	PLN 3,000
• Stillbirth	PLN 4,000	PLN 6,000
SUPPORT IN THE EVENT OF ILLNESS		
• serious illness of the insured – Extended Cover Plus	PLN 18,000	PLN 25,000
• diagnosis of early-stage malignant cancer in the insured	PLN 4,500	PLN 6,250
• serious illness of the spouse or life partner – Extended Cover Plus	PLN 4,000	PLN 6,000
• diagnosis of early-stage malignant cancer in the insured's spouse or life partner	PLN 1,000	PLN 1,500
• serious illness of a child	PLN 5,000	PLN 10,000
POST-HOSPITALISATION SUPPORT		
• hospital treatment of the insured:	minimum 1-day hospital stay due to illness or minimum 1-day hospital stay due to an accident	minimum 1-day hospital stay due to illness or minimum 1-day hospital stay due to an accident
o per day of hospitalisation due to illness	PLN 100.00	PLN 150.00
o per day of hospitalisation due to an accident (for the first 14 days of the first hospitalisation)	PLN 550.00	PLN 675.00
o per day of hospitalisation due to an accident (from the 15th day of hospitalisation)	PLN 100.00	PLN 150.00
o per day of hospitalisation due to a road traffic accident (for the first 14 days of the first hospitalisation)	PLN 730.00	PLN 855.00
o per day of hospitalisation due to an accident at work (for the first 14 days of the first hospitalisation)	PLN 730.00	PLN 855.00
o per day of hospitalisation due to a road traffic accident at work (for the first 14 days of the first hospitalisation)	PLN 910.00	PLN 1,035.00
o per day of hospitalisation due to a heart attack or stroke (for the first 14 days of the first hospitalisation)	PLN 300.00	PLN 510.00
o stay in the intensive care unit (one-off for the entire stay)	PLN 1,000.00	PLN 1,050.00
o recovery benefit – payable for each day of certified sick leave (up to 30 days following a minimum 14-day hospital stay)	PLN 50.00	PLN 80.10
o outside Poland	YES	YES
• specialist treatment of the insured	PLN 4,000	PLN 10,000
• surgical procedures for the insured:		
o Class I	PLN 5,000.00	PLN 12,000.00
o Class II	PLN 2,500.00	PLN 6,000.00
o Class III	PLN 1,500.00	PLN 3,600.00
o Class IV	PLN 500.00	PLN 1,200.00
o Class V	PLN 250.00	PLN 600.00
o procedures not included in the Surgical Procedures Schedule	PLN 150.00	PLN 360.00
POST-ACCIDENT SUPPORT		
• total incapacity for work and independent living	PLN 100,000	PLN 100,000
• health impairment of the insured caused by an accident	EXTENDED COVER	EXTENDED COVER
o per 1% of health impairment listed in the Health Impairment Table under basic cover	PLN 700.00	PLN 1,000.00

SCOPE OF INSURANCE	Option 1	Option 2
o bodily injury not listed in the Health Impairment Table under basic cover, provided treatment included at least 2 in-person medical consultations – 0.5% of health impairment	PLN 350.00	PLN 500.00
• health impairment of the insured due to a heart attack or stroke – per 1% of health impairment	PLN 600.00	PLN 800.00
INDIVIDUAL CONTINUATION		
• right to continue insurance cover on an individual basis	YES	YES
ASSISTANCE SERVICES		
• Personal assistance in the event of illness or injury	YES	YES
MONTHLY PREMIUM PER PERSON	PLN 57.00	PLN 84.00

Medical Procedures and List of Covered Medical Conditions

Serious illness of the insured, the insured's spouse or life partner – Enhanced Cover Plus: bacterial encephalitis or meningitis; bacterial endocarditis; cerebral echinococcosis; Lyme disease with cardiac involvement; Lyme disease affecting the nervous system (neuroborreliosis); total loss of speech; total loss of hearing in both ears; total loss of sight in both eyes; Alzheimer's disease; Creutzfeldt–Jakob disease; Huntington's disease; complicated Crohn's disease; motor neurone disease (amyotrophic lateral sclerosis); coronary artery disease treated with bypass surgery; Parkinson's disease; tuberculosis requiring hospital treatment; tick-borne encephalitis; aplastic anaemia; benign brain tumour; malignant cancer; burns requiring hospital treatment; limb paralysis resulting from spinal cord injury; chronic kidney disease requiring renal replacement therapy; rheumatoid arthritis with disability; surgically treated brain abscess; end-stage liver failure; sepsis; multiple sclerosis; coma with permanent neurological impairment resulting from brain injury; surgically treated abdominal aortic aneurysm; surgically treated thoracic aortic aneurysm; tetanus; systemic lupus erythematosus with internal organ involvement; transplant; stroke with permanent neurological deficit; traumatic brain injury; loss of limb; complicated ulcerative colitis; rabies; HIV infection resulting from blood transfusion; occupational HIV infection; infected pancreatic necrosis; heart valve disease treated surgically with valve implantation; pulmonary embolism; myocardial infarction; gas gangrene.

Additional conditions covered for the insured, the insured's spouse or life partner: acute liver failure; granulomatosis with polyangiitis (Wegener's); diagnosis of AIDS; frostbite; lymphocytoma (Borrelial pseudolymphoma); echinococcosis; ulcerative colitis; hypertrophic cardiomyopathy; Alzheimer's disease; coma; systemic lupus erythematosus; loss of speech; transplant (including small intestine); short bowel syndrome.

Specialist treatment of the insured: ablation; chemotherapy; dialysis; radiotherapy for cancer; Gamma Knife or CyberKnife radiotherapy for cancer; interferon therapy; radioiodine therapy for non-malignant thyroid disorders; implantation of a cardioverter-defibrillator; implantation of a cardiac resynchronisation device; implantation of a cardiac pacemaker.

Serious illness 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 burns; type 1 diabetes; muscular dystrophy; poliomyelitis; neuroborreliosis; aplastic anaemia; haemolytic anaemia; benign brain tumour; malignant cancer; limb paralysis resulting from spinal cord injury; chronic kidney failure; end-stage liver failure; sepsis; coma; tetanus; systemic lupus erythematosus; transplant; loss of limb; rabies; HIV infection resulting from blood transfusion; encephalitis; meningitis.

A claim can be submitted in one of 4 ways:



via the **mojePZU** application:

1. submit an application at moje.pzu.pl;
2. select "Report a claim";
3. complete a simple form and attach the required documents.



by phone:

you can submit your claim by telephone on 801 102 102 (charges apply in accordance with the operator's tariff); a consultant will ask you to send the required documents to the indicated email address.



in person:

at any PZU branch nationwide; branch locations can be found at pzu.pl.



online:

an online claims form is available at pzu.pl; select "Report a claim", complete the form and attach scanned or photographed documents.

Waiting Periods under the Basic Insurance

Waiting periods do not apply where the insurance commencement date falls:

- 1 on the first day of the month immediately following **the date on which the primary insured (employee) entered into a legal relationship** with the policyholder, or within the following two months; or
 - 2 on the first day of the month immediately following **the date of marriage to the primary insured (employee)**, or within the following two months (if you are the spouse of the primary insured); or
 - 3 on the first day of the month immediately following **your 18th birthday**, or within the following two months (if you are the adult child of the primary insured – employee).
- In all other cases, the waiting periods specified in the General Terms and Conditions (GTC) apply:
- death of the insured, spouse/life partner, child, or parents/parents-in-law – 6 months
 - birth of a child – 9 months
 - serious illness of the insured – 90 days
 - serious illness of the spouse/life partner – 180 days
 - serious illness of a child – 90 days
 - hospital treatment – 30 days
 - specialist treatment – 90 days
 - surgical procedures – 180 days

Joining the Insurance Scheme



MOJE PZU APPLICATION



Step 1 – complete the application form:

<http://www.pzu.pl/trans-eu>.

Step 2 – join the scheme via mojePZU at:

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

Once you have completed the form, you will receive an email inviting you to create a mojePZU account or, if you already have one, asking you to log in and review the available offer.

How to Create a mojePZU Account

- 1 Follow the link provided in the email you receive
- 2 Enter your basic details: first name, surname and PESEL number
- 3 Enter the code provided in the email
- 4 Provide your contact details and required declarations
- 5 Enter the verification code and complete registration

How to Complete the Declaration in mojePZU

- 1 Select your preferred level of insurance cover
- 2 Complete missing data
- 3 Designate beneficiaries and your life partner (if applicable)
- 4 Accept the required declarations
- 5 Share the offer with your loved ones and submit the declaration to your employer

Declarations must be submitted to the employer by **the 15th day of the preceding month** for cover to commence on **the 1st day of the following month**.

IMPORTANT NOTICE! If you wish to enrol your spouse/life partner or child in the insurance scheme, once you have submitted your enrolment declaration in the application, you can share the offer with them (you will need to provide their basic personal and contact details in order to do so).

Contact:

PZU Życie SA

Ewa Boryńska

phone: 666,880,281, email: ewborynska@pzu.pl

PIB Broker

Marek Majchrzak

Broker

Group Insurance Team

phone: 571 609 488, email: marek.majchrzak@pib-broker.pl

How to Change Your Insurance Option in mojePZU

- 1 Log in to mojePZU and go to the Products and Offers -> My Offers tab. Select Details next to your insurance offer.
- 2 Choose your preferred new insurance option.
- 3 Complete your personal details.
- 4 Review the information provided in your enrolment form.
- 5 Confirm the required declarations and submit your application to PZU.

IMPORTANT NOTICE! If you would like your spouse/life partner or adult child to also join the insurance scheme or extend their cover in line with the policy you are adding to your insurance, share the offer with them.

The person you share the offer with will be able to view it after logging in to mojePZU.

If your spouse/life partner or adult child already has an active enrolment declaration, they may also change the option under their existing policy.

How to Update Your Details in mojePZU

- 1 Log in to mojePZU and go to the Products -> Details -> Edit tab.
- 2 Select the type of data you wish to update: your own or your beneficiaries'. Click Edit next to the relevant section.
- 3 Make the required changes.
- 4 Once you have made the changes, click Next. To confirm the changes, choose one of the available verification methods: email or text message (SMS).
- 5 After authorisation you will receive a notification confirming the status of your changes. You will also receive an email confirming the status of the changes.

IMPORTANT NOTICE! Updating the details in your declaration will not update the data in other insurance policies you may hold or in your mojePZU account profile.

When changing beneficiaries, the total share of benefits for the beneficiaries listed in the declaration must equal 100%.

How to Cancel Your Insurance

To cancel your insurance cover, please visit ...or contact the Benefits Team at ...

Other Features Available in mojePZU

With mojePZU, you can **view your policies, access your insurance documentation, book medical appointments for a fee or at no additional cost, submit and track claims, purchase PZU Auto, PZU Dom or PZU Wojażer policies online, join the PZU Pomocni Club and enjoy discounts at a wide range of retail and service outlets.**

The insurer is PZU Życie SA. This material does not constitute an offer within the meaning of Article 66 of the Polish Civil Code and is provided for information purposes only. Detailed information regarding the scope of insurance cover, including exclusions and limitations of liability, as well as definitions of spouse, parent, spouse's parent, life partner, and children, can be found in the current General Terms and Conditions of the PZU Na Życie Group Insurance and in the terms and conditions of the respective additional insurance policies, available from our agents.

