



# Group life insurance for employees of **Michelin Polska sp. z o.o.** and their family members



Visit: <https://www.pzu.pl/michelin>  
There you will find detailed information  
about the insurance programme.



## Dear Employees,

in order to protect the lives and health of Michelin Polska sp. z o.o. employees and their family members, we have prepared a group life insurance programme with PZU Życie SA.

We encourage you to familiarise yourself with our proposal. The insurance programme is valid from 1 June 2025.

To join the insurance scheme, select the basic life insurance option and any additional packages, and complete the declaration of accession, preferably via your Moje PZU account. You can join electronically or on paper. The detailed process and instructions can be found later in this leaflet.

## The new programme includes:



**four basic PNŻ Plus life insurance options**  
(for employees and family members)



**additional PZU Na Życie Plus packages:**

- **Support in the event of cancer**
- **Protection for children**
- **Support for the family**
- **In the event of an accident**

## Who can take out insurance?

The following persons can take out basic insurance and additional insurance:

- company employees aged 16–69,
- spouses of employees aged 16–69,
- life partners of employees aged 18–69,
- adult children of employees aged 18–69.

If a family member joins the programme, they must complete a separate declaration and choose any of the basic options offered and any additional packages. The premium for the insured family member will be deducted from your salary.



## Advantages of the programme:

- ✓ Your insurance cover **is valid 24 hours a day, 7 days a week.**

### NEW!

- ✓ **Hospitalisation: from the first day in the case of hospitalisation due to an accident, from the second day (one date change) in the case of hospitalisation due to illness.**
- ✓ Hospitalisation cover - **we recognise hospitals worldwide as hospitals.**
- ✓ **Hospitalisation benefit, i.e. pharmacy card.** It guarantees the right to collect products from designated pharmacies. The current list of pharmacies where the pharmacy card can be used is available at pzu.pl, at PZU branches or via the PZU helpline. The card is available after the insured person has been granted hospitalisation cover (max. 3 times per policy year).
- ✓ We have expanded the scope of coverage for surgical operations to include operations not listed in the catalogue . We define such an operation as 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 preventive complete removal of an organ in a carrier of a gene mutation that increases the risk of malignant neoplasms.
- ✓ **A catalogue of serious illnesses** for both the employee and their spouse/life partner (36 diseases).
- ✓ Payment of benefits in the event of a diagnosis **of early-stage cancer, known as in situ, and a broader list of specialist treatments.**
- ✓ **We recognise a child regardless of age** (applies to benefits for the death of a child).
- ✓ **Benefits:** death of parents, death of spouse's/partner's parents as a result of an accident, and serious illness of a child (in selected variants)
- ✓ **As part of the Childbirth benefit, an additional benefit for a congenital defect diagnosed within 3 years of birth.** The developmental defect must comply with the provisions of Section XVII (Malformations, deformations and chromosomal abnormalities) of the International Statistical Classification of Diseases and Related Health Problems (ICD-10). We will pay this benefit provided that the child was born alive.

## Basic package – PZU na Życie Plus group insurance

SCOPE OF INSURANCE	Option 1	Option 2	Option 3	Option 4
<b>SUPPORT FOR LOVED ONES</b>				
• death of the insured	PLN 50,000	PLN 50,000	PLN 65,000	PLN 65,000
• death of the insured caused by an accident	PLN 150,000	PLN 150,000	PLN 195,000	PLN 195,000
• death of the insured caused by a traffic accident	PLN 200,000	PLN 200,000	PLN 260,000	PLN 260,000
• death of the insured caused by an accident at work	PLN 200,000	PLN 200,000	PLN 260,000	PLN 260,000
• death of the insured caused by a traffic accident at work	PLN 250,000	PLN 250,000	PLN 325,000	PLN 325,000
• death of the insured caused by a heart attack or stroke	PLN 100,000	PLN 100,000	PLN 130,000	PLN 130,000
• orphaning of a child	PLN 10,000	PLN 5,000	PLN 10,000	PLN 8,500
<b>SUPPORT FOR YOU</b>				
• death of a spouse or life partner	PLN 16,000	PLN 20,000	PLN 25,000	PLN 30,000
• death of a spouse or life partner caused by an accident accident	PLN 32,000	PLN 40,000	PLN 50,000	PLN 60,000
• death of a child	PLN 8,500	PLN 5,000	PLN 10,000	PLN 10,000
• death of the insured person's parent or the parent of their spouse or life partner of the insured person	PLN 3,000	PLN 3,000	PLN 3,000	PLN 3,200
• death of the insured person's parent or the parent of their spouse or life partner of the insured caused by an accident	PLN 6,000	PLN 6,000	PLN 6,000	PLN 6,200
• birth of a child	PLN 2,000	PLN 1,250	PLN 2,500	PLN 1,250
• birth of a stillborn child	PLN 4,000	PLN 1,250	PLN 5,000	PLN 1,250
• birth of a child with a congenital defect – additional benefit for the birth of a child	PLN 2,000	--	PLN 2,500	--
<b>SUPPORT IN THE EVENT OF ILLNESS</b>				
• Serious illness of the insured person – extended coverage plus	PLN 10,000	PLN 10,000	PLN 15,000	PLN 15,000
• occurrence of malignant cancer in the insured person at an early stage	PLN 2,500	PLN 2,500	PLN 3,750	PLN 3,750
• serious illness of a spouse or life partner – extended coverage plus	PLN 5,000	PLN 7,500	PLN 7,500	PLN 10,000
• Serious illness of a child	PLN 5,000	--	PLN 7,500	--
<b>POST- HOSPITAL SUPPORT</b>				
• hospital treatment of the insured:				
◦ per day of hospitalisation due to illness	PLN 75	PLN 110	PLN 80	PLN 130
◦ per day of hospitalisation due to an accident (for the first 14 days of the first stay)	PLN 225	PLN 330	PLN 240	PLN 390
◦ per day of hospitalisation due to an accident (from the 15th day of stay)	PLN 75	PLN 110	PLN 80	PLN 130
◦ per day of hospitalisation due to a traffic accident (for the first 14 days of the first stay)	PLN 300	PLN 385	PLN 320	PLN 520
◦ per day of hospitalisation due to an accident at work (for the first 14 days of the first stay)	PLN 300	PLN 385	PLN 320	520 PLN
◦ per day of hospitalisation due to a traffic accident at (for the first 14 days of the first stay)	PLN 375	PLN 440	PLN 400	PLN 650
◦ per day of hospitalisation due to a heart attack or stroke (for the first 14 days of the first stay)	PLN 150	PLN 330	PLN 240	PLN 390
◦ stay in intensive care (one-off payment for the entire stay)	PLN 750	PLN 1,100	PLN 800	PLN 1,300
◦ per day of convalescence – for each day of sick leave (maximum for 30 days after a minimum 14-day hospital stay)	PLN 37.50	55 PLN	PLN 40	PLN 65
◦ outside Poland	YES	YES	YES	YES
• pharmacy card: collection of products worth:	--	PLN 300	--	PLN 300
• specialist treatment for the insured person	PLN 5,000	PLN 12,000	PLN 7,000	PLN 15,000
• surgical procedure performed on the insured person:				
◦ Class I	PLN 6,000	PLN 10,000	PLN 8,000	PLN 13,000
◦ Second class	PLN 3,000	5,000 PLN	PLN 4,000	PLN 6,500
◦ Third class	PLN 1,800	PLN 3,000	PLN 2,400	PLN 3,900
◦ Class IV	PLN 600	PLN 1,000	PLN 800	PLN 1,300
◦ Class V	PLN 300	PLN 500	PLN 400	PLN 650
◦ Surgical procedure not included in the List of Surgical Procedures	PLN 180	PLN 300	PLN 240	PLN 390
<b>POST-ACCIDENT SUPPORT</b>				
• total incapacity for work and independent existence	PLN 20,000	PLN 40,000	PLN 25,000	PLN 28,000
• damage to the insured person's health caused by an accident	BASIC	BASIC	BASIC	BASIC
◦ for 1% of the damage to health listed in the Table of damage to health in the basic scope	PLN 560	PLN 560	PLN 700	PLN 700
• damage to the insured person's health caused by a heart attack or stroke - for 1% of damage to health	PLN 560	PLN 800	PLN 700	PLN 1,000
<b>INDIVIDUAL CONTINUATION</b>				
• right to individual continuation of insurance	YES	YES	YES	YES
<b>MONTHLY PREMIUM PER PERSON</b>	<b>55 PLN</b>	<b>62 PLN</b>	<b>69 PLN</b>	<b>76 PLN</b>

## Selected definitions

### Serious illnesses of the insured person and serious illnesses of the spouse/life partner – extended coverage

**plus:** aplastic anaemia (aplastic anaemia), cerebral hydatid disease, surgical treatment of coronary artery 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, in situ cancer.

**Pre-invasive (in situ) malignant tumour** - a malignant tumour diagnosed at an early stage, without signs of crossing the basement membrane, which is a barrier to the spread of cancer cells through the blood and lymphatic system. We are only responsible for such malignant tumours in the pre-invasive stage, which is classified in categories D00-D09 (excluding category D04) of the International Statistical Classification of Diseases and Related Health Problems ICD-10, and whose pre-invasive nature has been confirmed by histopathological examination.

All GT&Cs of Insurance with definitions and the full scope of insurance can be found at <https://www.pzu.pl/michelin>.

## Waiting periods

A waiting period is a temporary lack of insurance coverage for certain events, depending on the date of commencement of insurance.

### PLEASE NOTE!

**Waiting periods do not apply to insured events caused by an accident.**

**Serious illnesses of a child:** bacterial endocarditis, total hearing loss in at least one ear, total 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.

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



EVENT	Persons who take out insurance within the first 3 months of employment will be subject to the following waiting periods:	Persons who join the insurance scheme after the first 3 months from the date of employment will be subject to the following waiting periods:
• Birth of a child	no waiting period	9 months
• Death of the insured person, death of spouse/partner Death of the insured person, death of spouse/life partner , death of a child, death of parents/parents-in-law	<b>no waiting period</b>	6 months
• Orphanhood of a child	<b>no waiting period</b>	6 months
• Hospital treatment	30 days	30 days
• Specialist treatment	90 days	90 days
• Serious illness of the insured person	90 days	90 days
• Serious illness of a child	90 days	90 days
• Serious illness of spouse	180 days	180 days
• Surgical operations	180 days	180 days
• Additional package – Cancer support	90 days	90 days
• Additional package - Protection for children	death/death of a child - 6 months serious illness of a child - 90 days	death/death of a child - 6 months serious illness of a child - 90 days
• Additional package - Support for the family	<b>no waiting period</b>	no waiting period
• Additional package - In case of accident	<b>no waiting period</b>	<b>no waiting period</b>

## Additional packages

Discover **additional packages** that give you even broader protection in the event of unforeseen circumstances. Employees and their loved ones can join the packages.

The condition for joining the additional packages is joining the basic option. **If an event covered by the basic policy and the additional package, you will receive benefits from both policies.**

Insured relatives can join the additional packages only if they join the basic package and their payer (the basic insured person) also joins the additional package.



## PZU Na Życie Plus supplementary package Support in the event of cancer

- **If diagnosed with malignant cancer, the insured will receive funds** that they can use for any purpose, e.g. additional medical consultations or non-reimbursable drug therapy.
- **We pay benefits** not only for the diagnosis of cancer, but also **for chemotherapy or radiotherapy**, among other things (in accordance with the GT&Cs and additional provisions)
- We also provide financial support **in the event of a diagnosis of malignant cancer at an early stage**, known as in situ.

EVENT	OPTION I	OPTION II	CUMULATIVE OPTION (OPTION I + OPTION II)
<b>Serious illness</b> 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
<b>Occurrence of malignant cancer:</b>			
• 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 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
<b>Occurrence of malignant cancer in its early stages</b>	PLN 600	PLN 1,000	PLN 1,600
<b>Specialist treatment</b> 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
<b>Specialised cancer treatment</b> Chemotherapy, radiotherapy for cancer, Gamma Knife or Cyber Knife radiotherapy for cancer	PLN 3,000	PLN 5,000	PLN 8,000
<b>MONTHLY PREMIUM PER PERSON</b>	<b>PLN 12</b>	<b>PLN 17</b>	<b>PLN 29</b>

The premium for the selected option includes a fee for the insured person's death benefit – 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 the given option. **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.

## PZU Na Życie Plus Additional Package Protection for Children

- **Broader financial security** for employees in the event of unforeseen circumstances.
- **In the event of damage to the child's health or serious illness (e.g. malignant cancer, 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 illness, the parent will receive a benefit** for each day of hospitalisation. These funds can, for example, help cover the costs of travelling to the hospital.

EVENT	OPTION I	OPTION II	OPTION III
<b>Death of a child</b>	PLN 10,000	PLN 10,000	PLN 10,000
<b>Serious illness of a child</b> 26 medical conditions	PLN 5,000	PLN 5,000	PLN 10,000
<b>Hospital treatment of a child</b>			
• 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
<b>Damage to the child's health caused by an accident</b>	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
<b>MONTHLY PREMIUM FOR ALL CHILDREN OF THE INSURED</b>	<b>PLN 10</b>	<b>PLN 16</b>	<b>PLN 24</b>

The premium for the selected option includes a fee for the insured person's death benefit – PLN 0.25 per month (sum insured = PLN 100). The waiting periods in the package are waived provided that you join the Child Protection package on 1 June 2025, 1 July 2025 or 1 August 2025. If you join the package after this period, **the waiting periods specified in the GT&Cs** apply.

## PZU Na Życie Plus additional package Support for the family

- Additional **financial resources for loved ones in the event of the insured person's death 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.**

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

The premium for the selected option includes a fee for the insured person's death benefit – PLN 0.25 per month (sum insured = PLN 100). The benefit amount is the cumulative number of benefits resulting from the GT&Cs and additional provisions to the contract, paid in the event of a given event.

## PZU Na Życie Plus additional package in the event of an accident

- **Guaranteed financial assistance** in the form of money paid out in the event of unforeseen accidents.
- In the event **of traffic accidents** (traffic accidents include road, rail, water and air traffic), our insurance provides protection regardless of whether the insured person was involved in the accident as a pedestrian, passenger, driver or member of the vehicle crew.
- Coverage related to everyday life: e.g. **fire, drowning, electric shock, explosion.**
- Support after accidents related to **sports** broadly understood forms of physical activity, e.g. jogging, cycling, playing football, sailing, skiing, etc.

SCOPE OF INSURANCE	AMOUNT OF BENEFIT IN PLN	
	OPTION 1	OPTION 2
<b>Death of the insured caused by:</b>		
• a traffic accident at work involving a lorry at night (10 p.m. to 6 a.m. local time)	PLN 200,100	PLN 400,100
• a traffic accident at work at night (10 p.m. to 6 a.m. local time)	PLN 150,100	PLN 300,100
• transport accident at work involving a lorry	PLN 150,100	PLN 300,100
• traffic accident involving a lorry at night (10 p.m. to 6 a.m. local time)	PLN 150,100	PLN 300,100
• traffic accident at night (10 p.m.–6 a.m. local time)	PLN 100,100	PLN 200,100
• transport accident at work	PLN 100,100	PLN 200,100
• traffic accident involving a lorry	PLN 100,100	PLN 200,100
• traffic accident	PLN 50,100	PLN 100,100
• fire or carbon monoxide poisoning	PLN 50,100	PLN 100,100
• drowning	PLN 50,100	PLN 100,100
• gas explosion	PLN 50,100	PLN 100,100
• electric shock or lightning strike	PLN 50,100	PLN 100,100
• accident caused by practising sport	PLN 50,100	PLN 100,100
• accident caused by practising a dangerous sport	100,100 PLN	PLN 200,100
• accident caused by practising a wheeled sport	100,100 PLN	PLN 200,100
• accident caused by skiing or snowboarding	PLN 150,100	PLN 300,100
<b>Death of the insured person</b>	PLN 100	PLN 100
<b>Death of spouse or life partner caused by a traffic accident</b>	PLN 50,000	PLN 100,000
<b>Injury to the insured person:</b>		
• burn	PLN 10,000	PLN 20,000
• Permanent disability caused by: <ul style="list-style-type: none"> <li>• a traffic accident</li> <li>• fire</li> <li>• gas explosion</li> <li>• electric shock or lightning strike</li> </ul>	<b>total – PLN 10,000 partial – an appropriate percentage of the sum insured (PLN 10,000)</b> depending on the type of bodily injury – in accordance with the GT&Cs of Insurance	<b>total – PLN 20,000 partial – an appropriate percentage of the sum insured (PLN 20,000)</b> depending on the type of bodily injury – in accordance with the GT&Cs of Insurance
• bone fracture caused by: <ul style="list-style-type: none"> <li>• practising sports on wheels</li> <li>• jogging</li> <li>• playing football</li> </ul>	<b>an appropriate percentage of the sum insured (PLN 10,000)</b> depending on the type of fracture – in accordance with the GT&Cs of Insurance	<b>an appropriate percentage of the sum insured (PLN 20,000)</b> depending on the type of fracture – in accordance with the GT&Cs of Insurance
<b>Monthly premium per person</b>	<b>PLN 6.50</b>	<b>PLN 12</b>

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

## How to take out insurance?

To take out insurance with the start date of liability from **the 1st day of the month**, fill in the declaration of accession by **the 15th day of the previous month**. You can do this electronically – via mojePZU or traditionally, by completing a paper document.



**Step 1** – fill in the application form:

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

**IMPORTANT!** It is best to provide your private e-mail address!

Tick the box to agree to the deduction of premiums.

**Step 2** – take out insurance in mojePZU:

[www.moje.pzu.pl](http://www.moje.pzu.pl) or in the mobile app



### ONLINE ENROLMENT

After receiving an email with the offer, create an account in the mojePZU app:

- 1 Go to 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 Complete your contact details and declarations
- 5 Enter the code you received and complete your registration

If you have not received the e-mail, **log in or create an account at mojePZU and check whether the offer has been made available there.**

Then complete the insurance application:

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

**PLEASE NOTE!** Only declarations sent by **the 15th day of the month preceding the month of coverage** allow you to join the insurance from the 1st day of the following month.

If you wish to register your spouse/partner or child for insurance, after sending your declaration of accession in the application, the employee can **share the offer with their loved one** (you must provide their basic details and contact information and forward the offer). After the loved one has completed the declaration, the employee must approve the loved one's accession in their account.

## Individual confirmation

You can download confirmation of insurance coverage from mojePZU.

Go to the My Products tab, then the Documents and Policy Information tabs, click on Individual Confirmation, select the date and click Generate.



### TRADITIONAL ENROLMENT

If you prefer to fill in a paper enrolment form, download it from the intranet or at scheduled information sessions. Fill in the paper form and **submit it at scheduled information sessions or send it to:** WTW-PL.Zycie@wtwco.com / Willis Towers Watson - Group Insurance Department, ul. Domaniewska 34a, 02-672 Warsaw.

If you are an insured relative (spouse, life partner or adult child), please fill in your own separate declaration.

## How to make changes to your insurance?

You can change your plan using the mojePZU app.

You can change your plan in the mojePZU app: go to the Products and Offers tab -> My Offers; click the Details button next to the insurance offer; select the new insurance plans you are interested in; complete the declaration of accession.

You can make changes to the beneficiary (including specifying the bank) via the mojePZU app (log in to mojePZU, go to the My Products tab, click Details next to the PZU na Życie Plus declaration you want to change, click Edit) or by contacting the WTW Broker.

If you wish to opt out of all or part of the programme, please contact the broker servicing the programme for Michelin - WTW Broker (WTW-PL.Zycie@wtwco.com).

## How to report a claim?

Before reporting a claim, have your policy number ready. If the benefit is payable under several main policies and additional packages, it must be reported separately for each policy.



via the **mojePZU** app:

1. submit your claim at [moje.pzu.pl](http://moje.pzu.pl),
2. select "Report a claim",
3. fill in a simple form and attach the documents.



**via the Internet:**

there is an online claim form on the [pzu.pl](http://pzu.pl) website. Select "Report damage or claim", fill in a simple application form and attach scanned or photographed documents.



**By telephone:**

you can submit your application by calling 801 102 102 (charges according to your operator's tariff). The consultant will ask you

to send the documents to the specified e-mail address.



**in person:**

at any PZU branch throughout the country. Branches - Olsztyn: ul. Kościuszki 59 and ul. Wilczyńskiego 25d.

## Individual Continuation



An employee whose employment has ended or who is taking parental/unpaid leave may continue their insurance individually, provided that they have been insured for the last 6 months.



The standard terms and conditions of individual continuation offered by PZU Życie apply to continuation.



The same rules for individual continuation of insurance apply to the employee's spouse or life partner and adult children.

It is best to submit an application for IK before leaving the company – this will ensure continuity of insurance and waive any waiting periods. If an application for IK is submitted more than 3 months after the end of group insurance coverage, waiting periods will apply. An application for IK can be submitted within 6 months of the end of group insurance coverage. **The Company's liability for the continuation of group insurance begins on the first day of the month following the payment of the premium.**

If you have any questions regarding IK, please contact PZU directly by telephone or email:

- Hotline: 801 102 102 or 22 566 55 55
- e-mail: kontakt@pzu.pl



In order to ensure continuity of insurance coverage, we have prepared the option **of continuing your group insurance on special terms.**

For additional information on the continuation offer, please contact your policy advisor:

**Anna Jackowska**  
phone: 696 874 998  
e-mail [anjackowska@agentpzu.pl](mailto:anjackowska@agentpzu.pl)

## Contact



**Willis Towers Watson Polska Sp. z o.o.** is an insurance broker providing services for Michelin Polska.

The team's tasks include:

- providing substantive support to employees
- assistance with reporting changes to the programme, i.e. changes to personal data, beneficiaries (including bank details)
- accepting resignations from all or part of the programme
- providing substantive support in the area of claims reporting



### Personal Insurance Department

ul. Domaniewska 34 a  
02-672 Warsaw  
tel.: 22 318 82 82 (Mon - Fri, 8:00 a.m. - 4:00 p.m.)  
e-mail: [wtw-pl.zycie@wtwco.com](mailto:wtw-pl.zycie@wtwco.com)



### PZU Życie

We also encourage you to take advantage of PZU's on-call services at the Michelin Polska headquarters.

The services are available on **the first Friday of the month**  
12:00-15:00, room 0.32

## PZU Pomoc w Życiu Club



Every insured person is entitled to a **10% discount** at PZU SA on motor and property insurance.



**PZU SA motor insurance discounts:** PZU AUTO (group 4000) on selected products, 401 – PZU Auto AC, 403 – PZU Auto OC, 407 – PZU Auto consequences of an accident Max.



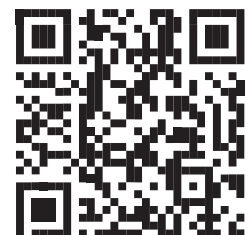
**PZU SA property discounts:** PZU Dom (group 5000), 8000 – PZU Gospodarstwo Rolne, 818010 – PZU Gospodarstwo Rolne Budynki Obowiązkowe, D18020 – PZU Gospodarstwo Rolne OC Obowiązkowe Rolnika, 818030 – PZU Farm Property, 118040 – PZU Farm Consequences of an Accident Insurance, 701 – PZU General Accident Insurance, individual and family contracts, 711 – PZU Traveller, individual and family contracts. 711 – PZU Traveller, individual and family contracts.

To take advantage of the discount, obtain your Card number and then activate it in the PZU Pomoc w Życiu Club.

To do so, please contact the PZU helpline on **801 102 102** or register at the following website:

**[www.pzu.pl/kontakt-i-pomoc/formularze-online/aktywuj-karte-w-klubie](http://www.pzu.pl/kontakt-i-pomoc/formularze-online/aktywuj-karte-w-klubie)**. Show the card number you receive to a PZU agent or employee at the agency when preparing the offer so that they can calculate the discount.

All information, documents, instructions and GT&Cs in one place:  
<https://www.pzu.pl/michelin>



# Discover a platform full of benefits – create an account at **moje.pzu.pl**

## INNOVATION

### The mojePZU service – a platform full of benefits, where you can:



join group insurance



check the scope of insurance



take advantage of a medical interview



purchase a PZU Auto, PZU Dom or PZU Wojażer policy online



quickly report a claim online and track its current status



take advantage of bonuses and discounts in the PZU Pomocni programme



make/purchase a doctor's appointment at one of numerous medical facilities



update your details

## Why is it worth having a mojePZU account?

- ✓ **Comfort and convenience**  
You can check your insurance terms and conditions at any time on your personal account using any device with internet access.
- ✓ **Time saving**  
At any time, without leaving your home, you can check your insurance coverage, report a claim and track its status, and purchase certain products.
- ✓ **Security**  
Electronic transfer of forms between systems eliminates the risk of losing paper documentation.
- ✓ **Benefits and discounts**  
Take advantage of the PZU Pomocni Club – receive rewards and enjoy discounts from our partners.

## Download the mojePZU app:

SPRAWDŹ NA PZU.PL



or

## Visit the website:

<https://moje.pzu.pl/cas/login>

The insurance company is PZU Życie SA. This material does not constitute a commercial 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, can be found in the current general terms and conditions of PZU Na Życie Plus life insurance additional insurance, and in other documents that form an integral part of the insurance contract.

**801 102 102 pzu.pl**

Charges according to the operator's tariff

