

Life and health insurance for  
employees of  
**ESPERSEN POLAND Sp. z o.o**  
and their family members



**The new scheme will start on 1 July 2026.**

**We invite ALL employees, their spouses, partners and adult children residing in Poland to take out cover, with no waiting period and no medical questionnaires.**

Dear Sir/Madam,

We are pleased to present the updated Life and Health Insurance scheme for employees and their family members at Espersen Poland Sp. z o.o., offered by PZU ŻYCIE S.A.

This scheme has been developed following a detailed analysis of our employees' needs and current trends in the insurance market. We encourage you to read the information below carefully and choose the insurance option that best suits your needs.

### Why choose PZU Życie S.A.:

- ✓ No waiting period for all new policyholders from the start of the policy and for the following two months, i.e. **1 July 2026**, **1 August 2026** and **1 September 2026**.
- ✓ **No medical questionnaires** for family members of the employee taking out insurance from the **start date of the contract and for the following two months**.
- ✓ Financial support following hospital treatment due to an accident or illness – payable from the **first day of hospitalisation** and for up to **365 days in the policy year** (each 12-month period between policy anniversaries).
- ✓ Benefits in the event of the death of a loved one – a spouse or civil partner, a parent/parent-in-law or a civil partner's parent, or a child regardless of age, due to illness or an accident, including a road traffic accident.
- ✓ Financial support in the event of health problems caused by a serious illness of the insured person or their spouse/partner – **a list of 46 medical conditions (options 1-2), and in option 3, 75 medical conditions for the primary insured person**
- ✓ **Assistance Services** – Support in the event of illness, as covered by the policy.
- ✓ Financial support should your **child be diagnosed** with one of 26 serious illnesses (including malignant tumours or neuroborreliosis).
- ✓ Option to extend cover with **additional packages**:
  - **Child Protection**
  - **Post-Accident Support**
  - **Cancer Support**
  - **Heart Health Support**



#### Eligibility:

- employees aged **16–75**,
- employees' spouses aged **16–69**,
- employees' life partners aged **18–69**,
- employees' adult children aged **18–69**.

### How to join the insurance scheme?

- Choose one of the 3 insurance options
- Select additional packages
- **Complete the paper declaration and submit it to the HR Department by 25 June 2026.**



**Any questions?** Please contact:

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**All information about the insurance scheme in one place. Scan the QR code**

All insurance-related documents are available on the website, or **visit the website:**

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

### Eligibility for Insurance Cover



## Basic package

The table below sets out the **proposed terms and conditions of insurance, together with the benefit amounts payable for individual insured events**. The benefit amount represents the cumulative value of benefits under the General Terms and Conditions of Insurance (GTC), paid upon the occurrence of a given insured event.

SCOPE OF INSURANCE	Option 1	Option 2	Option 3
<b>Insurance for:</b>	the primary insured, their spouse/life partner and adult child		
<b>FAMILY SUPPORT</b>			
• death of the insured	PLN 87,500	PLN 87,500	PLN 90,000
• death of the insured due to an accident	PLN 237,500	PLN 237,500	PLN 240,000
• death of the insured due to a traffic accident	PLN 487,500	PLN 487,500	PLN 490,000
• death of the insured person due to an accident at work	PLN 487,500	PLN 487,500	PLN 490,000
• death of the insured due to a road traffic accident at work	PLN 737,500	PLN 737,500	PLN 740,000
• death of the insured due to heart attack or stroke	PLN 200,000	PLN 200,000	PLN 202,500
• orphaning a child	PLN 8,000	PLN 8,000	PLN 8,000
<b>SUPPORT FOR YOU</b>			
• death of the spouse or life partner	PLN 40,000	PLN 40,000	PLN 40,000
• death of the spouse or life partner due to an accident	PLN 100,000	PLN 100,000	PLN 100,000
• death of a spouse or life partner due to a road traffic accident	PLN 160,000	PLN 160,000	PLN 160,000
• death of a child	PLN 6,000	PLN 6,000	PLN 6,500
• death of a child caused by an accident	PLN 16,000	PLN 16,000	PLN 16,500
• death of the child due to a traffic accident	PLN 26,000	PLN 26,000	PLN 26,500
• death of the insured's parent or the parent of the insured's spouse or life partner	PLN 2,800	PLN 1,600	PLN 2,800
• death of the insured's parent or the parent of the insured's spouse or life partner caused by an accident	PLN 9,000	PLN 5,800	PLN 9,000
• death of the insured's parent or the parent of the insured's spouse or life partner caused by a traffic accident	PLN 15,200	PLN 10,000	PLN 15,200
• birth of a child	PLN 2,000	PLN 2,000	PLN 2,000
• stillbirth	PLN 4,000	PLN 4,000	PLN 4,000
<b>SUPPORT IN THE EVENT OF ILLNESS</b>			
• serious illness of the insured – Extended Cover Plus	PLN 15,000	PLN 15,000	—
• serious illness of the insured – Extended Extra Cover	--	--	PLN 15,000
• the infectious disease of the insured	PLN 3,000	—	PLN 3,000
• diagnosis of early-stage malignant cancer in the insured	PLN 3,750	PLN 3,750	PLN 3,750
• serious illness of the spouse or life partner – Extended Cover Plus	—	—	PLN 5,000
• diagnosis of early-stage malignant cancer in the insured's spouse or life partner	—	—	PLN 1,250
• serious illness of a child	PLN 10,000	PLN 5,000	PLN 10,000
<b>POST-HOSPITALISATION SUPPORT</b>			
• hospital treatment of the insured:			
o per day of hospitalisation due to illness	PLN 125	PLN 125	PLN 125
o per day of hospitalisation due to an accident (for the first 14 days of the first hospitalisation)	PLN 400	PLN 400	PLN 500
o per day of hospitalisation due to an accident (from the 15th day of hospitalisation)	PLN 250	PLN 250	PLN 250
o per day of hospitalisation due to a road traffic accident (for the first 14 days of the first hospitalisation)	PLN 650	PLN 650	PLN 750
o per day of hospitalisation due to an accident at work (for the first 14 days of the first hospitalisation)	PLN 650	PLN 650	PLN 750
o per day of hospitalisation due to a road traffic accident at work (for the first 14 days of the first hospitalisation)	PLN 900	PLN 900	PLN 1,000
o per day of hospitalisation due to a heart attack or stroke (for the first 14 days of the first hospitalisation)	PLN 250	PLN 187.50	PLN 250
o stay in the intensive care unit (one-off for the entire stay)	PLN 1,250	PLN 1,250	PLN 1,250
o recovery benefit – payable for each day of certified sick leave (up to 30 days following a minimum 14-day hospital stay)	PLN 125	PLN 100	PLN 125
o psychiatric ward benefit – payable for each day (minimum 4-day stay)	--	--	PLN 125
o rehabilitation ward benefit – payable for each day (minimum 4-day stay)	—	—	PLN 125
o sanatorium stay (a one-off benefit for the entire stay)	PLN 750	—	PLN 1,250
• Pharmacy card	receipt of products to the value of PLN 500 at the pharmacy	receipt of products to the value of PLN 500 at the pharmacy	receipt of products to the value of PLN 500 at the pharmacy
• hospital treatment of a child:			
o per day of hospitalisation due to illness	PLN 50	PLN 40	PLN 40
o per day of hospitalisation due to an accident (for the first 14 days of the first hospitalisation)	PLN 200	PLN 120	PLN 160

o per day of hospitalisation due to an accident (from the 15th day of hospitalisation)	PLN 100	PLN 80	PLN 80
o per day of hospitalisation due to a road traffic accident (for the first 14 days of the first hospitalisation)	PLN 300	PLN 160	PLN 240
• specialist treatment of the insured	PLN 10,000	PLN 8,000	PLN 10,000
• surgical procedures for the insured:			
o Class I	PLN 3,200	PLN 1,500	PLN 3,200
o Class II	PLN 1,600	PLN 750	PLN 1,600
o Class III	PLN 960	PLN 450	PLN 960
o Class IV	PLN 320	PLN 150	PLN 320
o Class V	PLN 160	PLN 75	PLN 160
<b>POST-ACCIDENT SUPPORT</b>			
• total incapacity for work and independent living	PLN 25,000	PLN 25,000	PLN 25,000
• loss of functional independence in daily life	--	--	PLN 5,000
• health impairment of the insured due to an accident	BASIC	BASIC	BASIC
o per 1% of health impairment listed in the Health Impairment Table under basic cover	PLN 600	PLN 675	PLN 660
• health impairment of the insured due to a heart attack or stroke – per 1% of health impairment	PLN 540	PLN 600	PLN 450
• health impairment of a child due to an accident (payment amount depends on the type and extent of injury)	the relevant percentage of PLN 10,500	the relevant percentage of PLN 15,000	the relevant percentage of PLN 15,000
<b>INDIVIDUAL CONTINUATION</b>			
• right to continue insurance cover on an individual basis	YES	YES	YES
<b>ASSISTANCE SERVICES</b>			
• Personal assistance in the event of illness or injury	YES	YES	YES
<b>MONTHLY PREMIUM PER PERSON</b>	<b>PLN 85.7</b>	<b>PLN 77.3</b>	<b>PLN 96.6</b>

## You can add additional packages in the application form.

### Additional Package – Child Protection

<b>CHILD PROTECTION PACKAGE WITHOUT WAITING PERIOD</b>	<b>OPTION I</b>	<b>OPTION II</b>	<b>OPTION III</b>	<b>OPTION IV</b>
<b>Permanent injury to a child caused by an accident</b> (payment amount depends on the type and extent of injury)	the relevant percentage of PLN 10 000	the relevant percentage of PLN 15 000	the relevant percentage of PLN 20 000	the relevant percentage of PLN 30 000
<b>Permanent injury to a child caused by an accident – medical services</b>	–	–	YES	YES
<b>Serious illness of a child</b> 26 defined medical conditions	PLN 8,000	PLN 10,000	PLN 15,000	PLN 22,000
<b>Serious illness of a child – medical services</b>	YES	YES	YES	YES
<b>Hospital treatment of a child</b>				
• per day of hospitalisation due to illness (minimum stay: 4 days)	–	PLN 50	PLN 75	PLN 110
• per day of hospitalisation due to an accident (The stay must be of min. 4 days)	-	PLN 100	PLN 150	PLN 220
<b>Hospital treatment of a child – medical services</b>	–	–	YES	YES
<b>INSURANCE PREMIUM</b>	<b>PLN 11</b>	<b>PLN 15</b>	<b>PLN 23</b>	<b>PLN 35</b>

### Optional package – Post-Accident Support

<b>POST-ACCIDENT SUPPORT PACKAGE</b>	<b>OPTION I</b>	<b>OPTION II</b>	<b>OPTION III</b>
<b>Health impairment of the insured due to an accident – per 1% of impairment</b>	PLN 100 (sum insured: PLN 10,000)	PLN 200 (sum insured: PLN 20,000)	PLN 300 (sum insured: PLN 30,000)
<b>Bone fracture due to an accident</b> (as listed in the appendix to the GTC)	the relevant percentage of the sum insured (PLN 5,000), depending on the type of fracture	the relevant percentage of the sum insured (PLN 8,000), depending on the type of fracture	the relevant percentage of the sum insured (PLN 10,000), depending on the type of fracture
<b>MONTHLY PREMIUM PER PERSON</b>	<b>PLN 6</b>	<b>PLN 10.50</b>	<b>PLN 14.50</b>

## Optional package – Cancer Support

CANCER SUPPORT PACKAGE	OPTION I	OPTION II	OPTION III	OPTION IV
<b>Serious oncological illness</b> – benign brain tumour, malignant cancer, benign spinal cord tumour	PLN 15,000	PLN 30,000	PLN 50,000	PLN 80,000
<b>Serious oncological illness – medical services</b>	—	YES	YES	YES
<b>Occurrence of early-stage malignant cancer</b>	PLN 2,000	PLN 4,000	PLN 8,000	PLN 10,000
<b>Overseas medical consultation and assistance services (basic)</b>	YES	YES	YES	YES
<b>Specialist treatment</b>	PLN 1,000	PLN 1,000	PLN 1,000	PLN 1,000
<b>Specialist cancer treatment</b> – chemotherapy, radiotherapy, Gamma Knife or CyberKnife radiotherapy	PLN 2,000	PLN 3,000	PLN 6,000	PLN 8,000
<b>Hospital treatment</b>				
• per day of hospitalisation due to a serious oncological illness (minimum stay: 4 days)	—	PLN 50	PLN 75	PLN 100
• per day of hospitalisation due to an accident (The stay must be of min. 4 days)	—	PLN 25	PLN 37.50	PLN 50
<b>MONTHLY PREMIUM PER PERSON</b>	<b>PLN 11</b>	<b>PLN 21</b>	<b>PLN 31</b>	<b>PLN 47</b>

## Additional package – Heart Health Support

HEART HEALTH SUPPORT	OPTION I	OPTION II	OPTION III
<b>Permanent injury resulting from a heart attack or stroke</b> (payable amount depends on the type and extent of injury)	the relevant percentage of PLN 20 000	the relevant percentage of PLN 40 000	the relevant percentage of PLN 80 000
<b>Serious cardiovascular disease</b> 12 defined medical conditions	PLN 20,000	PLN 35,000	PLN 60,000
<b>Serious cardiovascular disease – medical services</b>	-	YES	YES
<b>Specialist treatment</b>	PLN 1,000	PLN 1,000	PLN 1,000
<b>Specialist treatment for serious cardiovascular disease</b> – ablation, implantation of a cardioverter-defibrillator, implantation of a cardiac resynchronisation device, and implantation of a cardiac pacemaker	PLN 2,000	PLN 3,000	PLN 6,000
<b>Hospital treatment</b>			
• per day of hospitalisation due to serious cardiovascular disease (minimum stay: 4 days)	-	PLN 50	PLN 75
• per day of hospitalisation due to an accident (The stay must be of min. 4 days)	-	PLN 25	PLN 37.50
<b>MONTHLY PREMIUM PER PERSON</b>	<b>PLN 10</b>	<b>PLN 20</b>	<b>PLN 30</b>

## Benefit Payment

A claim can be submitted in one of 5 ways:



The MojePZU portal allows you to view details of previous claims, track the status of your claim and view the claim details



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



Helpline – 801 102 102 or 22 566 55 55 (charges apply in accordance with the operator's tariff)



Nearest PZU branch



Post – please send to: ul. Postępu 18a, 02676 Warszawa [Warsaw]

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