



Group life insurance for the
employees of **Bridgestone EUROPE**
and members of their families



Enter the website:
<http://www.pzu.pl/bridgestone-europe>
There you will find detailed information
about the insurance scheme.

BRIDGESTONE



Dear Employees,

out of concern for the life and health of the employees of Bridgestone Europe and their family members, we have prepared a **new scheme of group life insurance in PZU Życie S.A.**

We encourage you to familiarise yourself with our proposal. The new insurance scheme will take effect as of **1 May 2025**.

The existing insurance scheme will be closed as of 30 April 2025.

In order to maintain a continuity of insurance cover from the previous scheme you should choose a new variant of basic life insurance and any supplementary packages and **complete the declaration of taking out the insurance together with a consent to the deduction of the premium.**

NOTE! In the new insurance scheme we have introduced a **ZUS (SII) optimisation solution.**

It is based on the fact that the employee co-funds the premium in the amount of PLN 1.00 and, as a result, incurs lower costs than if the premium is fully financed by the employer. This is due to the fact that the premium for the insurance is in such a case is exempt from the payment of the ZUS (SII) premium.

New scheme includes:



Primary life insurance of the P Plus type
(for the employees and their family members)



Supplementary packages of PZU Na Życie Plus (PZU For Life Plus):

- Wsparcie w razie nowotworu (Support in Case of Neoplastic Disease)
- Ochrona dla dziecka (Cover for a Child)
- Wsparcie po wypadku (Support After an Accident)
- Wsparcie dla rodziny (Support for a Family)

Who may take out the insurance?

You can take out the primary insurance and the supplementary insurances if you are an employee of Bridgestone Poznań, his/her spouse/domestic partner or a child of full age, and if, on the date of submission of the declaration on taking out the insurance you are under 69 years old.*

Employees who are actively working and employees who have existing PZU insurance and are on sick leave or in hospital can join the scheme, provided that the continuity of insurance is maintained. If a family member joins the scheme, he/she fills in a separate declaration and chooses 1 of the 2 proposed variants and any supplementary packages. The premium for the insured family member will be deducted from your remuneration.

* The insurance is dedicated to persons of full age.

Advantages of the new scheme:

- ✓ A wide range of cover including **dozens of events** in your life and the lives of your relatives and close ones.

- ✓ The insurance provides cover for your relatives and close ones in the event of your death.
- ✓ Your insurance cover operates 24 hours a day, 7 days a week.
- ✓ If you take out the insurance within the first three months from the date of implementation of the scheme (i.e. 01.05.2025, 01.06.2025 and 01.07.2025), **the grace period for the entire coverage of the insurance of the primary variants is waived.** This means that from the first day of liability you have full insurance cover (without any limitations) - regarding primary variants.
- ✓ Insurance can be taken out by **members of your family:** spouses, domestic partners and children of full age.
- ✓ Insurance can be taken out by **persons recognised as incapacitated for work or service and on sick leaves, in hospital** provided that a continuity of insurance in PZU is maintained
- ✓ We guarantee you unchanged terms and conditions, premiums and amounts of benefits **for 24 months.**
- ✓ As part of the Birth of a Child benefit, we have extended the liability with an **additional benefit** for each child born as a result of a **multiple pregnancy.**
- ✓ We have reduced the required length of hospital stay qualifying for the payment of a benefit for hospital treatment of the insured party **from 4 days to 1 day in the case of stays caused by a disease or an accident.**
- ✓ We have extended the liability for a stay in hospital from 90 days to **180 days** per policy year.
- ✓ We have extended liability to include an additional risk – the benefit for **hospital treatment of a child** (due to an accident from the 1st day of the stay and due to a disease from the 3rd day of the hospital stay).
- ✓ **We have extended the catalogue of serious diseases** to include a diagnosis of malignant neoplasm at a pre-invasive stage.
- ✓ In order to provide even better insurance cover and extend the range of selected benefits, we enable all employees and family members who have chosen one of the life insurance variant the option to take advantage of **four voluntary supplementary packages: Wsparcie w razie nowotworu (Support in Case of Neoplastic Disease), Ochrona dla dziecka (Cover for a Child), Wsparcie po wypadku (Support After an Accident), Wsparcie dla rodziny (Support for a Family).**
- ✓ We are liable for events which occur during the period of our liability, but whose **cause** (accident, disease or diagnostic and therapeutic procedures) **occurred before the commencement of liability**, but within the period of liability under the previous contract.



The premium for the employee (variant 1) is co-financed by Bridgestone in the amount of PLN 59 and by the employee in the amount of PLN 1.

The amount of the employee's participation in the premium, i.e. PLN 1 and the premium for relatives and close ones, and supplementary packages is deducted monthly from the employee's remuneration based on the employee's consent to the deduction.

Primary package – group insurance of the P Plus type

INSURANCE COVERAGE POLICY NUMBER	Variant for the employees 715926448	Variants for the co-insured parties	
		715926477	715926480
Benefits due to a death of the insured party caused by *:			
• traffic accident at work	364 250 zł	316 400 zł	296 875 zł
• traffic accident	286 750 zł	226 400 zł	216 875 zł
• accident at work	317 750 zł	266 400 zł	216 875 zł
• accident	240 250 zł	176 400 zł	136 875 zł
• heart attack or intracerebral haemorrhage	134 000 zł	90 000 zł	81 250 zł
Death of the insured party	124 000 zł	90 000 zł	71 250 zł
Benefits for a child - orphaning	7 000 zł	6 000 zł	6 500 zł
Benefits due to a death of relatives or close ones*:			
• spouse's death due to an accident	50 885 zł	29 400 zł	29 750 zł
• spouse's death	25 885 zł	14 400 zł	18 750 zł
• child's death	6 000 zł	5 000 zł	6 000 zł
• parents' death caused by an accident	6 000 zł	5 250 zł	5 150 zł
• parents' death	2 700 zł	2 650 zł	2 550 zł
• death of spouse's parents caused by an accident	6 000 zł	5 250 zł	5 150 zł
• death of spouse's parents	2 700 zł	2 650 zł	2 550 zł
Delivery:			
• child delivery	2 600 zł	2 450 zł	1 700 zł
• stillbirth	5 980 zł	4 900 zł	4 539 zł
Health benefits:			
• permanent bodily harm caused by an accident - 100%	85 500 zł	65 000 zł	55 000 zł
• permanent bodily harm caused by an accident - - 1%	855 zł	650 zł	550 zł
• permanent bodily harm caused by heart attack or intracerebral haemorrhage - 100%	60 000 zł	50 000 zł	30 000 zł
• permanent bodily harm caused by heart attack or intracerebral haemorrhage - 1%	600 zł	500 zł	300 zł
• occurrence of a serious disease of the insured party (extended variant)	—	10 000 zł	10 000 zł
• occurrence of a serious disease of the insured party (extended variant plus)	19 500 zł	—	—
• occurrence of a serious disease of the insured party's spouse (basic variant)	7 000 zł	5 000 zł	—
• occurrence of a serious disease of the insured party's child (26 disease entities)	7 000 zł	6 000 zł	—
• surgical procedure			
- I class (100% of the insured sum)	6 000 zł	5 000 zł	4 000 zł
- II class (50% of the insured sum)	3 000 zł	2 500 zł	2 000 zł
- III class (30% of the insured sum)	1 800 zł	1 500 zł	1 200 zł
- IV class (10% of the insured sum)	600 zł	500 zł	400 zł
- V class (5% of the insured sum)	300 zł	250 zł	200 zł
• total incapacity to work and live independently	60 000 zł	40 000 zł	30 000 zł
• hospital treatment – hospital stay caused by*:			
- traffic accident at work (for the first 14 days of the first stay)	550 zł	357,50 zł	357,50 zł
- traffic accident (for the first 14 days of the first stay)	450 zł	292,50 zł	292,50 zł
- accident at work (for the first 14 days of the first stay)	450 zł	292,50 zł	292,50 zł
- heart attack or intracerebral haemorrhage (for the first 14 days of the first stay)	200 zł	130 zł	130 zł
- accident (for the first 14 days of the first stay)	350 zł	227,50 zł	227,50 zł
- disease	100 zł	65 zł	65 zł
- accident (from the 15th day of the first stay)	100 zł	65 zł	65 zł
• stay in an Intensive Care Unit – one-off benefit	1 000 zł	650 zł	650 zł
• convalescence - for each day of sick leave (maximum for 30 days after a minimum stay of 14 days in hospital)	50 zł	32.50 zł	32.50 zł
• hospital treatment in the territory of Poland	Yes	Yes	Yes
• hospital treatment of a child – stay in the hospital caused by*:			
- disease	60 zł	40 zł	—
- accident (for the first 14 days of the first stay)	120 zł	80 zł	—
- accident (from the 15th day of the first stay)	60 zł	40 zł	—
• pharmacy card - the right to collect products at the pharmacy with a value of:	300 zł	300 zł	—
• specialist treatment	8 000 zł	5 000 zł	—
Right to the individual continuation of the insurance	YES	YES	YES
Monthly premium per person	60.00 zł	65.00 zł	47.00 zł
Premium financed by Bridgestone	59.00 zł	--	--
Premium financed by the Employee	1.00 zł	65.00 zł	47.00 zł

* The amount of the benefit is the cumulative amount of the benefits under the General Terms and Conditions of Insurance (GTCI) payable on the occurrence of the event in question.



Limitations of insurance cover – grace periods

EVENT	Persons who will take out the insurance within first 3 months from the start date of the scheme, i.e.: 1.05.2025 or 1.06.2025 or 1.07.2025.	Persons who will take out the insurance within first 3 months from the start date of employment, will be subject to the following grace periods:	Persons who will take out the insurance within first 3 months upon an expiry of the start date of employment, will be subject to the following grace periods:
• Birth of a child	without grace period	without grace period	9 months
• Death of the insured party, death of a spouse/domestic partner, death of a child, death of parents/parents-in-law	without grace period	without grace period	6 months
• orphaning a child	without grace period	without grace period	6 months
• Hospital treatment	without grace period	30 days	30 days
• Specialist treatment	without grace period	90 days	90 days
• Serious disease of the insured party	without grace period	90 days	90 days
• Serious disease of a child	without grace period	90 days	90 days
• Serious disease of a spouse	without grace period	180 days	180 days
• Surgical procedures	without grace period	180 days	180 days
• Supplementary package - Wsparcie w razie nowotworu (Support in Case of Neoplastic Disease)	90 days	90 days	90 days
• Supplementary package - Ochrona dla dziecka (Cover for a Child)	without grace period	death/death of a child - 6 months serious disease of a child - 90 days	death/death of a child - 6 months serious disease of a child - 90 days
• Supplementary package - Wsparcie po wypadku (Support After an Accident)	without grace period	without grace period	without grace period
• Supplementary package - Wsparcie dla rodziny (Support for a Family)	without grace period	without grace period	without grace period

A grace period is a temporary lack of insurance cover for certain events depending on the date of taking out the insurance.

NOTE! Grace periods do not cover insurance events caused by an accident.

The grace periods for domestic partners are different from those for spouses and children of full age and if the domestic partner takes out a scheme after 3 months from the start of the new scheme, the same grace periods will apply as for an employee who takes out the scheme after 3 months from the start date of the employee's employment.



Definitions

Serious diseases of the insured party

Extended coverage: aplastic anaemia, cerebral echinococcus, surgical treatment of coronary artery disease (by-pass), Creutzfeldt-Jakob disease, massive pulmonary embolism, chronic renal failure, malignant neoplastic disease, tick-borne encephalitis brain abscess, sepsis, tetanus, stroke with permanent neurological loss, rabies, transfusion-transmitted HIV infection, occupational HIV infection, heart attack, gas gangrene, severe burn, transplantation, total loss of sight in both eyes, non-malignant brain tumour, Parkinson's disease, neoplastic disease *in situ*.

Extended coverage plus: aplastic anaemia, cerebral echinococcus, surgical treatment of coronary artery disease (by-pass), Creutzfeldt-Jakob disease, massive pulmonary embolism, chronic renal failure, malignant neoplastic disease, tick-borne encephalitis, brain abscess, sepsis, tetanus, stroke with permanent neurological loss, rabies, transfusion-transmitted HIV infection, 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 an extremity, total loss of hearing in both ears, surgical treatment of valvular heart defect, motor neurone disease (amyotrophic lateral sclerosis), Huntington's disease, bacterial encephalitis or meningitis, infected pancreatic necrosis, bacterial endocarditis, multiple sclerosis, severe burn, transplantation, total loss of sight in both eyes, non-malignant brain tumour, Parkinson's disease, neoplastic disease *in situ*.

Serious diseases of the spouse

Primary coverage: aplastic anaemia, cerebral echinococcus, surgical treatment of coronary artery disease (by-pass), Creutzfeldt-Jakob disease, massive pulmonary embolism, chronic renal failure, malignant neoplastic disease, tick-borne encephalitis brain abscess, sepsis, tetanus, stroke with permanent neurological loss, rabies, transfusion-transmitted HIV infection, occupational HIV infection, heart attack, gas gangrene, neoplastic disease *in situ*.

Serious diseases of the child: bacterial endocarditis, total loss of hearing in at least one ear, total loss of vision in at least one eye, Crohn's disease, severe burn, type 1 diabetes mellitus, muscular dystrophy, infantile telangiectasia childhood (poliomyelitis), neuroborreliosis, aplastic anaemia, haemolytic anaemia, malignant brain tumour, malignant neoplastic disease, paralysis of limbs due to spinal cord injury, chronic renal failure, end-stage liver failure, sepsis (septicaemia), coma, tetanus, systemic lupus erythematosus, transplantation, loss of a limb, rabies, HIV infection due to transfusion, encephalitis, meningitis.

Malignant neoplastic disease in the pre-invasive stage (so-called *in situ*) - is a malignant neoplastic disease diagnosed in its early form, without features of crossing the basal lamina, which is a restriction on the dissemination of neoplasm cells through the blood and lymphatic system. We are only liable for such pre-invasive malignant neoplastic disease that meets the criteria of the D00-D09 categories (excluding the D04 category) of the International Statistical Classification of

ICD-10, and whose pre-invasive nature has been confirmed by histopathological examination.

Specialist treatment - the insurance coverage includes the performance in the insured party during the period of liability of PZU Życie S.A. a specialist treatment i.e. ablation, chemotherapy, dialysis therapy, radiotherapy for neoplastic disease, Gamma Knife or Cyber Knife radiotherapy for neoplastic disease, interferon therapy, radioiodine therapy for non-cancerous thyroid diseases, implantation of a cardioverter-defibrillator, implantation of a pacemaker, implantation of a resynchronisation pacemaker.

Hospital treatment - the insurance coverage includes the following events: hospitalisation due to disease and accident (liability from the 1st day of a hospital stay). The benefit is granted for a maximum of 180 days of hospitalisation per policy year.

Stay in the ICU - a continuous stay of at least 48 hours in an Intensive Care Unit during a hospital stay.

Convalescence - lasting a continuous period of up to 30 days - directly after a min. a stay of at least 14 days in hospital - a stay on sick leave issued by the hospital department where the hospital treatment took place.

Pharmacy card - guarantees the right to collect the products in the designated pharmacies. The current list of pharmacies allowing the fulfilment of the Pharmacy Card, is available on the pzu.pl website, in the PZU branches or via the PZU Helpline. The card is granted after the benefit for the stay in a hospitalisation of the insured party (max. 3 times per policy year) is granted.

Incapacity to work and live independently - the insurance operates in the event of permanent and total loss: sight, hearing, the ability to speak or in case of permanent loss of at least 2 of the following 8 dexterities: walking unassisted, climbing stairs unassisted, standing unassisted, bending or kneeling unassisted, lifting and carrying objects unassisted, sitting up unassisted, using of precision hand movements, arm raising unassisted. We pay out 100% of the insured sum, regardless of the type of the lost ability or dexterity.

Beneficiaries. You have the right to designate your beneficiaries, i.e. the persons entitled to receive the benefit in the event of your death. You can also change your beneficiaries at any time. If you do not name such persons, the benefit will be entitled in the following order and amount (in accordance with the statutory rule of succession):

spouse - the entire amount of damages,

children - sum of damages divided into equal parts,

parents - sum of damages divided into equal parts,

other statutory heirs - sum of damages divided into equal shares.

Supplementary packages

Find out about our **supplementary packages**, with which you can gain even broader cover in the event of unforeseen events. Employees and their relatives and close ones can take out the packages.

The prerequisite for taking out the supplementary packages is the taking out of the primary variant. If an event covered by the primary policy and the supplementary package occurs, you will receive a payment of the benefit under both policies.

Insured relatives and close ones can take out the supplementary packages only if they take out the primary package and their payer (primary insured party) also joins a supplementary package.



Supplementary package of PZU Na Życie Plus (PZU For Life Plus) Wsparcie w razie nowotworu (Support in Case of Neoplastic Disease)

Advantages of the proposed offer:

- In the event of a diagnosis of malignant neoplastic disease, the insured party will receive funds that can be used for any purpose, such as for additional medical consultations or non-refundable drug therapy.
- We do not only pay benefits for a diagnosis of malignant neoplastic disease, but also for, among other things, chemotherapy or radiotherapy (according to the GTCI and additional provisions).
- We also provide financial support if a malignant neoplastic disease is diagnosed at an early stage, so-called in situ.

EVENT POLICY NUMBER	VARIANT I 940276244	VARIANT II 940276286	CUMULATED VARIANT (VARIANT I + VARIANT II)
Serious disease aplastic anaemia, cerebral echinococcus, surgical treatment of coronary artery disease - bypass, Creutzfeldt-Jakob disease, massive pulmonary embolism, chronic renal failure, malignant neoplastic disease, tick-borne encephalitis, brain abscess, sepsis, tetanus, stroke with a permanent neurological deficiency, rabies, HIV infection due to blood transfusion, 'occupational' HIV infection, heart attack, gas gangrene	1 000 zł	1 000 zł	2 000 zł
Malignant neoplastic disease :			
• for persons who have completed the minimum age for taking out according to the contract and who are under 46 years of age	25 000 zł	41 000 zł	66 000 zł
• for persons aged 46 or over and under 56 years of age	10 000 zł	17 000 zł	27 000 zł
• for persons aged 56 or over and under the maximum contractual age of taking out according to the contract	3 000 zł	5 000 zł	8 000 zł
Occurrence of malignant neoplastic disease at an early stage	600 zł	1 000 zł	1 600 zł
Specialist treatment ablation, chemotherapy, dialysis therapy, radiotherapy of neoplastic disease, Gamma Knife or CyberKnife radiotherapy of neoplastic disease, interferon therapy, radioiodine therapy for non-malignant thyroid diseases, implantation of a cardioverter defibrillator, implantation of a resynchronisation pacemaker, implantation of a cardiac stimulator (pacemaker)	1 000 zł	1 000 zł	2 000 zł
Specialist treatment of neoplastic disease chemotherapy, radiotherapy of neoplastic disease, Gamma Knife or CyberKnife radiotherapy of neoplastic disease	3 000 zł	5 000 zł	8 000 zł
MONTHLY PREMIUM PER PERSON	12 zł	17 zł	29 zł

The premium for the selected variant includes a charge for the death benefit of the insured party - PLN 0.25 per month (sum insured = PLN 100).

The automatic change of the variant shall take place on the policy anniversary after the insured party has reached the maximum age specified for the respective variant.

Grace periods applicable to the Wsparcie w razie nowotworu (Support in Case of Neoplastic Disease) supplementary package: 90 days in case of a diagnosis of malignant neoplastic disease, diagnosis of malignant neoplastic disease at an early stage, onset of serious disease, specialised treatment.

Supplementary package of PZU Na Życie Plus (PZU For Life Plus) Ochrona dla dziecka (Cover for a Child)

Advantages of the proposed offer:

- **Wider financial security** for insured parties in the event of random events.
- **In the event of bodily harm or serious disease of a child (e.g. malignant neoplastic disease, 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 disease, the parent will receive a benefit** for each day of his/her hospitalisation. These funds can, for example, help cover the cost of travelling to hospital.

POLICY NUMBER (the same for all variants)		940276345		
EVENT	VARIANT I		VARIANT II	
	VARIANT I		VARIANT III	
Death of a child	10 000 zł		10 000 zł	
Serious disease of a child 26 disease entities	5 000 zł		10 000 zł	
Hospital treatment of a child				
• per day of hospitalisation due to disease (stay must last a minimum of 4 days)	—		25 zł	
• per day of hospitalisation due to an accident (for the first 14 days of the first stay)	—		50 zł	
• per day of hospitalisation due to an accident (from 15. day of a stay)	—		25 zł	
Bodily harm to a child caused by an accident	relevant % of insured sum (5 000 PLN) depending on a type of bodily harm		relevant % of insured sum (10 000 PLN) depending on a type of bodily harm	
MONTHLY PREMIUM FOR ALL CHILDREN OF THE INSURED PARTY	10 zł		16 zł	
			24 zł	

The premium for the selected variant includes a charge for the death benefit of the insured party - PLN 0.25 per month (sum insured = PLN 100). Grace periods under the package are waived provided you take out the Cover for a Child package on 01.05.2025, 01.06.2025, 01.07.2025.

Supplementary package of PZU Na Życie Plus (PZU For Life Plus) Wsparcie po wypadku (Support After an Accident)

Advantages of the proposed offer:

- **Wider financial security** for insured parties in the event of random events.
- **In case of a permanent bodily harm or broken bone, the insured party will receive funds** which he/she can use for any purpose, e.g. for additional rehabilitation.
- **Benefit payment in case of a fractured bone - even if the fracture does not lead to permanent bodily harm.**

POLICY NUMBER (the same for all variants)		940276387		
EVENT	VARIANT I		VARIANT II	
	VARIANT I		VARIANT III	
Permanent bodily harm caused by an accident - per 1% of permanent bodily harm	100 zł (sum insured 10 000 zł)		200 zł (sum insured 20 000 zł)	
Bone fracture caused by an accident (listed in the annex to the GTCI)	relevant % of the sum insured (PLN 5,000) depending on the type of fracture		relevant % of the sum insured (PLN 8,000) depending on the type of fracture	
MONTHLY PREMIUM PER PERSON	6 zł		10.50 zł	
			14.50 zł	

The premium for the selected variant includes a charge for the death benefit of the insured party - PLN 0.25 per month (sum insured = PLN 100).

Supplementary package of PZU Na Życie Plus (PZU For Life Plus) Wsparcie dla rodziny (Support for a Family)

Advantages of the proposed offer:

- Additional funds for relatives and close ones in the event of death of the insured party caused by an accident, traffic accident or accident at work.
- High benefits for a relatively small premium. We will pay out 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 member of the household often involves the loss of some or even all of the family's income. A payout under insurance can help pay off financial obligations or current bills.

POLICY NUMBER (the same for all variants)		940276374		
EVENT	VARIANT I	VARIANT II	VARIANT III	
Death of the insured party caused by an accident	50 100 zł	100 100 zł	150 100 zł	
Death of the insured party caused by a traffic accident	100 100 zł	200 100 zł	300 100 zł	
Death of the insured party caused by an accident at work	100 100 zł	200 100 zł	300 100 zł	
Death of the insured party caused by a traffic accident at work	150 100 zł	300 100 zł	450 100 zł	
Death of the insured party's spouse or domestic partner caused by an accident	30 000 zł	70 000 zł	100 000 zł	
MONTHLY PREMIUM PER PERSON	5 zł	10 zł	15 zł	

The amount of the benefit is the cumulative amount of such benefits resulting from the general terms and conditions of insurance (GTCI) and additional provisions to the contract, which is paid out in the event where a relevant event occurs.

The premium for the selected variant includes a charge for the death benefit of the insured party - PLN 0.25 per month (sum insured = PLN 100).

How to take out the insurance?

To take out the insurance with a start date of liability as of **1 May 2025**, please complete a declaration on taking out the insurance by electronic means.



- 1 stage** - fill in the application form:
<https://www.pzu.pl/bridgestone-europe>
- 2 stage** – take out the insurance in mojePZU:
www.moje.pzu.pl or in the mobile application.
- 3 stage** - print, sign and deliver to the HR Department no later than on 24.04.2025.



MOJEPZU APPLICATION

After receiving the e-mail with the offer, create an account in the application mojePZU:

- 1 Follow the link provided in the e-mail received
- 2 Enter your basic data: first name, surname and Universal Electronic System for Population Registration (PESEL)
- 3 Enter the code provided in the e-mail you received
- 4 Fill in your contact details and statements
- 5 Enter the code you received and complete your registration

Then fill in the form to take out the insurance:

- 1 Choose the insurance coverage you are interested in
- 2 Fill in the missing details
- 3 Indicate your beneficiaries and your domestic partner, if you have one
- 4 Mark your declarations of intent
- 5 Share the offer with your relatives and close ones
- 5 Choose the insurance coverage you are interested in

NOTE! Only declarations sent by the **24th day of the month preceding the month of cover** will allow you to take out the insurance from the 1st day of the forthcoming month.

In case where you wish to declare insurance for your spouse/domestic partner or child, once you have sent in your declaration of taking out, you can make the offer available to your relative or close one (provide basic details and contact details of the latter and transfer the offer).

NOTE! In order for the taking out the insurance to be effective, the paper declaration of consent to the deduction of premium from remuneration according to the choice of variants. The form can be download from your employer and from mojePZU. The signed document must be submitted in original to the Employer no later than on the 24th day of the month preceding the month of insurance cover.

PZU Pomoc w Życiu (PZU Help in Life) Club

Every insured party can enjoy a **10% discount** in PZU S.A. on motor and property insurances.



Motor discounts from PZU S.A.: PZU AUTO (group 4000) on selected products, 401 - PZU Auto AC (Auto Comprehensive Cover), 403 - PZU Auto OC (Auto Third-party Liability), 407 - PZU NNW Ma (Accident Max.), PZU Auto OC (Auto Third-party Liability), 407 - PZ Auto NNW Max. (Auto Accident Max.) .



Property discounts from PZU SA: PZU Dom (House) (group 5001 8000 - PZU Gospodarstwo Rolne (Farmstead), 818010 - P: Gospodarstwo Rolne Budynek Obowiązkowe (Farmstead Building Compulsory), D18020 - PZU Gospodarstwo Rolne OC Obowiązkowe Rolnika (Farmstead Third-party Liability Compulsory of the Farm 818030 - PZU Gospodarstwo Rolne Mienie (Farmstead Property 118040 - PZU Gospodarstwo Rolne NNW (Farmstead Property), 70 PZU NNW ogólne, umowy indywidualne i rodzinne (Accident Genr Individual and Family Contracts), 711 - PZU Wojażer, umowy indywidualne i rodzinne (Voyager, Individual and Family Contract 711 - PZU Wojażer, umowy indywidualne i rodzinne (Voyager, Individual and Family Contracts).



In order to enjoy a discount, obtain the Card number and then activate it in the PZU Help in Life Club. To do so, contact PZU Helpline at 801 102 102 or register at the website: www.pzu.pl/kontakt-i-pomoc/formularze-online/aktywuj-karte-w-klubie. Show the card number obtained to the PZU agent or employee at the agency when preparing the offer, so that the latter can calculate the discount.

How to claim a benefit?



via the **mojePZU** application:

1. submit a request at moje.pzu.pl,
2. select 'Report a loss',
3. fill in a simple form and attach documents.



by telephone:

A request can be made by telephone on 801 102 102 (charge according to the operator's tariff).

A consultant will ask you to send the documents to the e-mail address provided.



in person:

at any branch of PZU nationwide .

Addresses of the nearest branches of PZU :
in Warszawa:

- al. Jana Pawła II 24,
 - Grójecka 74,
 - Targowa 4,
 - Marszałkowska 87,
 - Puławska 29,
 - Płocka 17,
 - Aleja KEN 94
- and in Poznań
- Towarowa 35,
 - Dąbrowskiego 79A
 - Głogowska 72
 - Solidarności 46
 - Os. Lecha 121



via Internet:

the pzu.pl website has an on-line form to report a claim. Select 'Report a loss or claim', fill in a simple request form and attach scanned or photocopied documents.

Complaints

- The policyholder, the insured party, the beneficiary and any other person entitled to claim the performance of a benefit under an insurance contract being a natural person, have the right to submit a complaint within the meaning of the Act on dealing with complaints by financial market entities and the Financial Ombudsman, i.e. the right to address a claim to PZU Życie S.A., in which the latter reports reservations regarding the services provided by PZU Życie S.A.
- A complaint can be submitted to any unit of PZU Życie S.A. handling the client.
- A complaint may be submitted in the following form:
 - in writing - in person or by post;
 - orally - by telephone (helpline number 801-102-102) or in person during a visit to an office of PZU Życie S.A.;
 - electronic - by sending an e-mail to reklamacje@pzu.pl or by filling in the form at www.pzu.pl.

The insurance company is PZU Życie S.A. This material does not constitute an offer within the meaning of the Article 66 of the Civil Code and is for information purposes only. Detailed information on the insurance coverage, including exclusions and limitations of liability, can be found in the current general terms and conditions of life insurance of the P Plus type together with supplementary insurances and PZU Na Życie Plus (PZU For Life Plus), as well as in other documents constituting an integral part of the insurance contract.

801 102 102 pzu.pl
Charge according to the operator's tariff

- PZU Życie S.A. considers and responds to the complaint, without undue delay, but no later than within 30 days from the day of receipt of the claim, subject to particularly complicated cases.
- In particularly complicated cases, making it impossible to investigate the complaint and provide a reply within 30 days, PZU Życie S.A. provides the person, who has submitted the claim, information in which:
 - explains the reason for the delay;
 - indicates the circumstances which must be established in order to consider the case;
 - states the expected time limit for dealing with the complaint and provide a response, which may not exceed 60 days from the date of receipt of the complaint.
- A response from PZU Życie S.A. to the complaint will be delivered to the person who has submitted it, on paper or by means of other permanent information carrier in the meaning of the Act payment services or by electronic mail only upon request of that person.

Individual continuation

- Individually, the insurance may be continued by an employee whose employment has ended or who takes a parental leave/unpaid leave provided that the latter has been insured within the last 6 months.
- The standard terms and conditions of individual continuation offered by PZU Życie are applicable.
- The same rules for individual continuation of insurance apply to the spouse or domestic partner and the employee's children of full age.
- It is advisable to apply for an individual continuation before you leave the company - then a continuity is maintained and grace periods are waived. In case where you apply for the individual continuation after the expiry of 3 months from the date of termination of the group insurance cover, the grace periods apply. A request for the individual continuation may be submitted within 6 months from the date of termination of the cover under group insurance.

The liability of the Insurance Company for a continuation of group insurance will commence from the 1st day of the month following a payment of the premium.

If you have any questions about an individual continuation, please

contact directly PZU by telephone or e-mail:

- helpline: 801 102 102 or 22 566 55 55

- e-mail: kontakt@pzu.pl

Contact details

All information and documentation and GTCI in one place - scan the **QR code**.



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Prosta 67, 00-838 Warszawa, Poland
landline: 22 378 79 00 ext. 2, **Mon - Fri 8:00 a.m. - 5:00 p.m.**
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