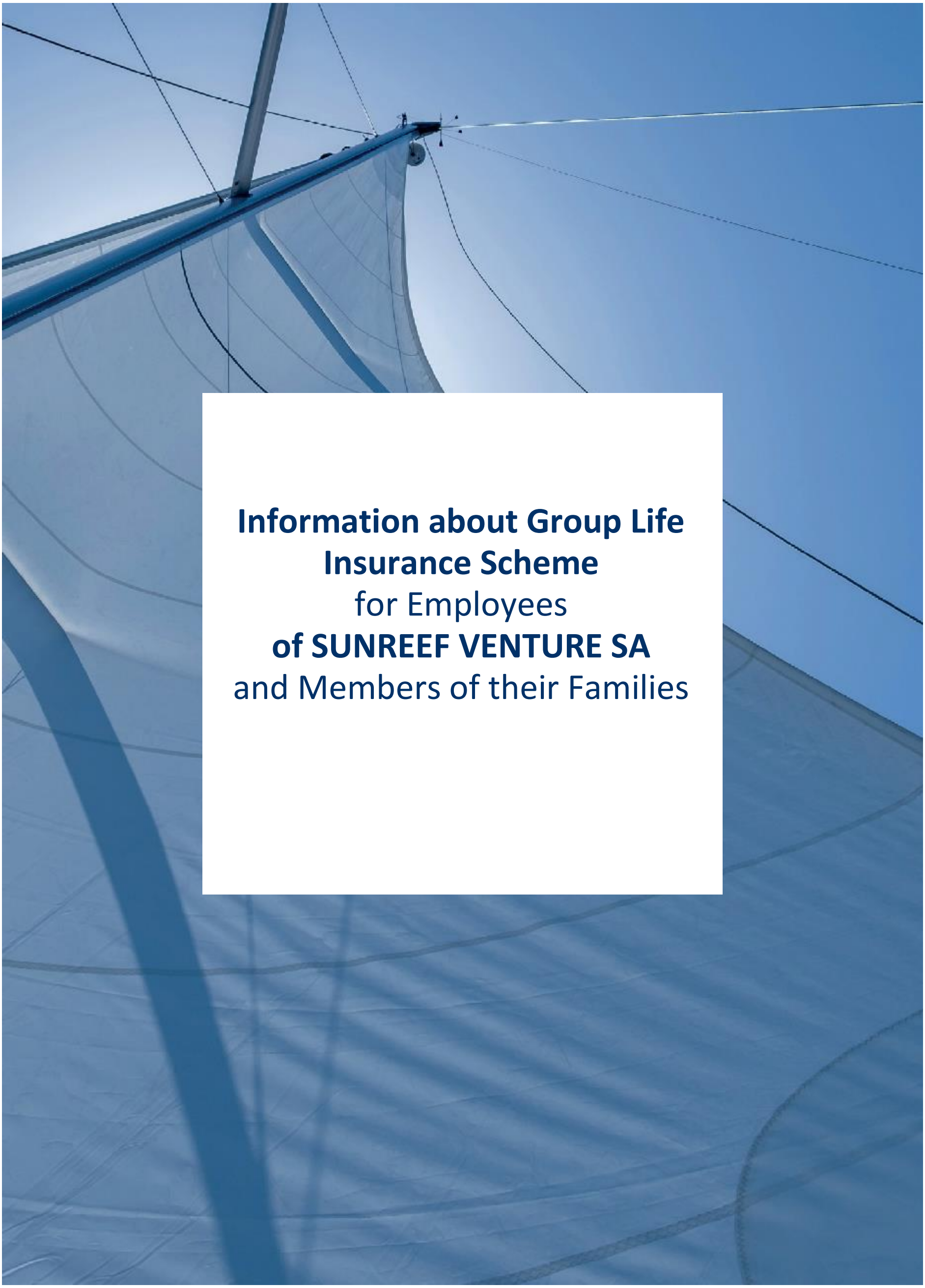

Information about Group Life Insurance Scheme

for Employees

of SUNREEF VENTURE SA

and Members of their Families

Sunreef Yachts

STBU GRUPA MAK

PZU

Valued Customers!

We would like to present the new Group Life Insurance Scheme for Employees of SUNREEF VENTURE SA and Members of their Families

The new insurance scheme has been developed by PZU ŻYCIE SA in cooperation with STBU Brokerzy Ubezpieczeniowi Sp. z o.o.

The new scheme will take effect on 1 August 2026.

We offer three basic insurance variants, with the option to extend your coverage by selecting from two optional packages.

- **Child Protection**
- **Post-accident support.**

Who can join the insurance scheme:

- Company employees aged 16–69
- Spouses of Company employees aged 16–69
- Life partners of Company employees aged 18–69
- Adult children of Company employees aged 18–69,

who are not currently on sick leave, in the hospital, or receiving rehabilitation benefits, and have not been recognised unfit for work or military service by a competent authority under the regulations on social insurance or social security.

An exception is made for individuals currently insured under the policy, who shall retain continuity of protection.

NOTE!
The above exception does not apply to individuals joining the optional insurance packages.

The Spouse or Life Partner or an Adult Child may join the insurance without submitting the required PZU health declaration on the date of signing, provided that his or her enrolment date falls on the contract conclusion date or within the following two months.

For details about the insurance scheme, visit pzu.pl/sunreef-venture or scan the QR code below

IMPORTANT NOTE:
The insurance cover always commences 1st day of the month following the completion of formalities. Once your request for accession to the insurance scheme is successfully submitted, please remember to submit your payroll deduction authorisation form to the HR department.

Basic Package

We present the group insurance proposal. The table below outlines the proposed insurance terms and the benefit amounts for specific events. For certain events, the amounts shown represent the total combined benefits originating from two or more General Terms and Conditions of Insurance (GTC).

SCOPE OF INSURANCE	VARIANT 1	VARIANT 2	VARIANT 3
Insurance for:	the primary insured person and family members (spouse, life partner or adult child)		
Support for Family Members			
• death of the insured person	PLN 50 000	PLN 65 000	PLN 80 000
• death of the insured person as a result of an accident	PLN 100 000	PLN 130 000	PLN 160 000
• death of the insured person as a result of a traffic accident	PLN 150 000	PLN 195 000	PLN 240 000
• death of the insured person as a result of an accident at work	PLN 150 000	PLN 195 000	PLN 240 000
• death of the insured person as a result of a traffic accident at work	PLN 200 000	PLN 260 000	PLN 320 000
• death of the insured person as a result of heart attack or stroke	PLN 75 000	PLN 97 500	PLN 120 000
• orphaning a child	PLN 6 000	PLN 7 000	PLN 8 000
Support for you			
• death of the insured person's spouse or life-partner	PLN 15 000	PLN 17 500	PLN 20 000
• death of the spouse or life-partner as a result of an accident	PLN 30 000	PLN 35 000	PLN 40 000
• death of a child	PLN 5 000	PLN 6 000	PLN 7 000
• death of a child as a result of an accident	PLN 10 000	PLN 12 000	PLN 14 000
• death of the insured person’s parent or the parent of the insured person’s spouse or life-partner	PLN 1 500	PLN 1 800	PLN 2 500
• death of the insured person’s parent or the parent of the insured person’s spouse or life-partner as a result of a accident	PLN 3 000	PLN 3 600	PLN 5 000
• birth of a child	PLN 1 800	PLN 2 300	PLN 2 500
• stillbirth	PLN 3 600	PLN 4 600	PLN 5 000

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SCOPE OF INSURANCE	VARIANT 1	VARIANT 2	VARIANT 3
Illness support			
• severe disease of the insured person – extended extra scope	PLN 10 000	PLN 12 000	PLN 18 000
• early-stage malignant neoplasm diagnosed in the insured person	PLN 10 000	PLN 12 000	PLN 15 000
• severe disease of the spouse or life-partner – extended extra scope	PLN 5 000	PLN 7 000	PLN 9 000
Post-Hospital Support			
• hospital treatment of the insured person:	min. 1-day hospital stay due to illness or min. 1-day hospital stay due to an accident		
- for each day of stay in the hospital due to an Illness	PLN 70	PLN 80	PLN 90
- for a day of stay of the insured person in the hospital as a result of an accident	PLN 140	PLN 160	PLN 180
- for each day of hospital stay as a result of a traffic accident (for the first 14 days of stay)	PLN 210	PLN 240	PLN 270
- for each day of hospital stay as a result of an accident at work (for the first 14 days of stay)	PLN 210	PLN 240	PLN 270
- for each day of hospital stay as a result of a traffic accident at work (for the first 14 days of stay)	PLN 280	PLN 320	PLN 360
- for each day of hospital stay as a result of myocardial infarction or stroke (for the first 14 days of the initial stay)	PLN 140	PLN 160	PLN 180
- stay of the insured person in the intensive care unit (a lump-sum for the entire stay)	PLN 700	PLN 800	PLN 900
• Pharmacy card	collection of products at the pharmacy up to a value of:		
	PLN 200	PLN 250	PLN 300
• specialised treatment of the insured person	PLN 5 000	PLN 7 000	PLN 9 000
• surgical procedure performed on the insured person	YES	YES	YES
- I class	PLN 5 000	PLN 7 000	PLN 9 000
- II class	PLN 2 500	PLN 3 500	PLN 4 500
- III class	PLN 1 500	PLN 2 100	PLN 2 700
- IV class	PLN 500	PLN 700	PLN 900
- V class	PLN 250	PLN 350	PLN 450
- - not included in the catalogue of surgical procedures	PLN 250	PLN 350	PLN 450

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SCOPE OF INSURANCE	VARIANT 1	VARIANT 2	VARIANT 3
Post-Accident Support			
• total incapacity for work and for independent existence	PLN 40 000	PLN 60 000	PLN 80 000
• permanent detriment to the insured person's health as a result of an accident	BASIC		
- for 1% of permanent impairment listed in the Schedule of Impairments (Basic Scope)	PLN 500	PLN 650	PLN 800
• permanent detriment to the insured person's health as a result of a heart attack or stroke (for 1% impairment)	PLN 500	PLN 650	PLN 800
Individual continuation			
• right to individual continuation of the insurance scheme	YES	YES	YES
MONTHLY PREMIUM PER PERSON	**PLN 48**	**PLN 63**	**PLN 79**

Additional Information about the Insurance Scheme

INSURANCE	DESCRIPTION
Definition Change	Under the PZU Na Życie Plus group insurance contract, the Insurance Company shall not be liable for the insured person's suicide if it occurs within six months from the commencement of insurance coverage. Under the supplementary group insurance for child orphanhood, the Insurance Company shall not be liable for the death of the insured person's suicide committed within six months from the commencement of the insurance coverage. Under the supplementary group insurance for child death and accidental child death, the following provisions apply: • child – child, regardless of child's age on the date of the event. This may include: a) Child of the Insured Person, b) death of a Spouse or Life-Partner of the Insured Person, (if the other parent of the spouse's or life-partner's child is deceased).
Specialised medical treatments	ablation, chemotherapy or radiotherapy for neoplastic disease, Gamma Knife or CyberKnife radiotherapy for neoplastic disease, dialysis, interferon therapy, radioiodine therapy for non-neoplastic thyroid diseases, cardioverter-defibrillator implantation, resynchronisation pacemaker implantation, pacemaker implantation.
Severe diseases of the insured person or spouse of the insured person (extended extra scope)	The benefit is paid upon diagnosis of one of the following diseases: bacterial encephalitis or meningitis, bacterial endocarditis, echinococcosis with brain involvement, Lyme disease with nervous system involvement (neuroborreliosis), Lyme disease with cardiac involvement, total loss of speech, total loss of hearing in both ears, total loss of vision in both eyes, borrelial lymphoma, Addison's disease, Alzheimer's disease, Creutzfeldt-Jakob disease, Huntington's disease, Crohn's disease with complications, motor neuron disease (amyotrophic lateral sclerosis), coronary artery disease treated with bypass grafting (by-pass), Parkinson's disease, disease of the cardiac conduction system treated surgically with pacemaker implantation, pituitary adenoma, tuberculosis requiring hospitalisation, pheochromocytoma, idiopathic pulmonary hypertension, hypertrophic cardiomyopathy, Takotsubo cardiomyopathy, tick-borne encephalitis, intracranial haematoma treated surgically, myasthenia gravis, aplastic anaemia, benign brain tumour, benign spinal cord tumour, malignant tumour, frostbite requiring hospitalisation, peripartum loss of uterus, esophageal burn with perforation, burn requiring hospitalisation, primary sclerosing cholangitis, fulminant viral hepatitis, kidney donation or partial liver donation for transplantation, paralysis of limbs due to spinal cord injury, progressive supranuclear palsy, chronic kidney disease with renal replacement therapy, rheumatoid arthritis with disability, brain abscess treated surgically, disseminated intravascular coagulation (DIC), idiopathic pulmonary fibrosis, sarcoidosis, end-stage respiratory failure, end-stage liver failure, sepsis, pseudarthrosis, multiple sclerosis, coma with severe complications resulting from brain damage, abdominal aortic aneurysm treated surgically, thoracic aortic aneurysm treated surgically, brain aneurysm treated via intervention, tetanus, systemic lupus erythematosus with internal organ involvement, transplantation, systemic sclerosis with internal organ involvement, stroke with permanent neurological deficit, traumatic brain injury, loss of a limb, hydrocephalus treated neurochirurgically, [...]

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INSURANCE	DESCRIPTION
Severe diseases of the insured person or spouse of the insured person (extended extra scope)	[…] ulcerative colitis with complications, rabies, HIV infection via blood transfusion, occupational HIV infection, infected pancreatic necrosis, valvular heart disease treated surgically with valve replacement, pulmonary embolism, heart attack, short bowel syndrome, ankylosing spondylitis, gas gangrene, granulomatosis with polyangiitis (Wegener's granulomatosis).
Surgeries	1. Under the general terms and conditions of the supplementary group surgical procedures insurance for the insured person, we are adding the following term: surgical procedure outside the schedule of surgical procedures – an anaesthetised procedure performed in a hospital by a doctor. We only cover surgical procedures performed for medical reasons to cure or reduce the symptoms of an illness, mitigate the effects of an accident, or to preventively remove an organ in carriers of a genetic mutation that increases the risk of malignant tumour. 2. The scope of the supplementary insurance also covers surgical procedures performed during the coverage period that are outside the catalogue of surgical procedures. 3. All exclusions and limitations of coverage in your policy shall also apply to surgical procedures outside the catalogue of surgical procedures, subject to sections 4 and 5. 4. If you undergo more than one surgical procedure (whether listed in the catalogue of surgical procedures or meeting the conditions specified in sections 1–2) within a 60-day period starting from the date of the first procedure, we shall pay the benefit for only one surgical procedure – the one that yields the highest payout. 5. Our coverage does not include surgical procedures outside the catalogue of surgical procedures: 1) performed on an outpatient basis, 2) relating to the skin and subcutaneous tissue. 6. For a surgical procedure outside the catalogue of surgical procedures, we shall pay you a benefit equal to a specified percentage of the insurance sum in effect on the date of the procedure. This percentage is specified in the policy and in your individual insurance certificate.
Stay of the insured person in the hospital	Under the supplementary group hospital treatment insurance for the insured person, we use the term: stay in the hospital – stay in the hospital lasting at least one day and undertaken for the purpose of hospital treatment. The day of admission shall be counted as the first day of the hospital stay, and the day of discharge shall be counted as the last day.
Pharmacy card	Following a hospital stay covered by PZU Życie, the insured person shall be granted an additional benefit in the form of a Pharmacy Card, valid for all products available across the network of PZU partner pharmacies. The insured person shall be entitled to a maximum of 3 Cards for 3 hospital stays in each policy year.

Optional packages for individuals insured under one of the basic variants

OPTIONAL PACKAGE

Ochrona dla Dziecka (Child Protection)

Key advantages of the proposed offer

- Single premium – regardless of the number of the insured person's children.
- In the event of a child's health impairment, serious illness, or hospital stay, the parent becomes entitled to a cash benefit that may be used for any purpose.
- Access to private medical care in over 600 cities across Poland in the event of a child's serious illness, hospital treatment or health impairment. This allows for faster follow-up treatment, minimising the risk of complications.
- No referrals are required for specialist consultations. We accept referrals for diagnostic tests issued by doctors who do not partner with PZU.
- No waiting periods apply for individuals joining the insurance scheme within the time frame specified in the insurance contract.

EVENT	BENEFIT / VARIANT			
	I	II	III	IV
A child's health deterioration caused by an accident (the payout amount depends on the type of impairment)	Applicable % of:			
	PLN 10 000	PLN 15 000	PLN 20 000	PLN 30 000
Permanent detriment to the child's health as a result of an accident – medical services	–	–	YES	YES
Severe child disease: the list includes 20 disease entities.	PLN 8 000	PLN 10 000	PLN 15 000	PLN 22 000
Severe child disease: medical services	YES	YES	YES	YES
Hospital treatment of a child				
• For day of hospital stay as a result of a disease (stay for minimum 4 days)	–	PLN 50	PLN 75	PLN 110
• for day of hospital stay as a result of a disease (stay for minimum 4 days)	–	PLN 100	PLN 150	PLN 220
Medical services for a child's hospital treatment	–	–	YES	YES
MONTHLY INSURANCE PREMIUM	**PLN 11**	**PLN 15**	**PLN 23**	**PLN 35**

Scope and limits of medical services in the "**Ochrona dla Dziecka**" optional insurance package

Medical services for a child's hospital treatment	
MEDICAL SERVICES	**LIMITS***
Outpatient consultations – 28 categories of consultations	2 consultations
Cultures and bacteriology	2 tests
Surgical procedures	5 treatments
General medical procedures	
Ophthalmic examinations	
Otolaryngology procedures	
Orthopaedic procedures	
Urological procedures	
Nursing procedures	10 treatments
Permanent detriment to the child's health as a result of an accident – medical services	
Outpatient consultations– 15 categories of consultations	3 consultations
Telemedicine consultations – 6 categories of consultations	
Outpatient rehabilitation	15 treatments

** The table shows the total limit for all consultations, tests, and procedures available per covered event (in accordance with the General Terms and Conditions of Insurance).*

Medical services for a child's hospital treatment	
MEDICAL SERVICES	**LIMITS***
Outpatient consultations – 33 categories of consultations	4 consultations
Telemedicine consultations – 14 categories of consultations	
Complete Blood Count (CBC)	5 tests
Coagulation tests	5 tests
Blood biochemistry tests	10 tests
Urinalysis	5 tests
Serology tests	1 test
Stool tests	1 test
Cancer markers	1 test
Bacteriological test	2 tests
X-ray (RTG) and ultrasound (USG) diagnostics	2 tests
Computed tomography (CT) and magnetic resonance imaging (MRI)	1 test
Endoscopic examinations	1 test
Cardiology, neurology and dermatology tests	1 test
Audiological testing and biopsies	1 test
Surgical, ophthalmological and gynaecological procedures	5 treatments
Nursing procedures	10 treatments

OPTIONAL PACKAGE

Post-accident support

Key advantages of the proposed offer

- Broader financial security for employees against unforeseen life events.
- The policy covers as many as 728 categories of health impairments (one of the most comprehensive scopes on the market). The new table specifies the exact percentages for each of the listed impairments.
- A payout in the event of a bone fracture can help you, for example, quickly start rehabilitation or purchase medical equipment.

EVENT	BENEFIT / VARIANT		
	I	II	III
Permanent detriment to the insured person's health as a result of an accident – for 1% impairment	PLN 100	PLN 200	PLN 300
	insurance sum		
	PLN 10 000	PLN 20 000	PLN 30 000
Bone fracture as a result of an accident of the Insured Person (as listed in the Appendix to the General Terms and Conditions of Insurance) – the payout amount depends on the type of fracture	Applicable % of:		
	PLN 5 000	PLN 8 000	PLN 10 000
MONTHLY PREMIUM PER PERSON	**PLN 6**	**PLN 10.50**	**PLN 14.50**

Individual continuation

The insured person becomes eligible for individual policy continuation after just 1 month of participation in the group life insurance scheme. The scope of coverage is subject to different terms than those of the group life insurance scheme. To learn about the individual continuation offer and to join the insurance scheme, please contact PZU directly or visit a PZU branch. A list of branches along with their opening hours can be found at www.pzu.pl.

Waiting Periods – Basic Package

NO WAITING PERIOD FOR INDIVIDUALS joining as of 1 August 2026, 1 September 2026 and 1 October 2026 (regardless of whether the individual had prior insurance coverage).

and

FOR NEW EMPLOYEES and their Family Members (Spouses / Adult Children) joining the Insurance within 3 months of the Employee's hire date, as well as Spouses joining it within 3 months of becoming eligible (the date of marriage to the Employee) and Adult Children joining it within 3 months of their 18th birthday.

FOR PERSONS JOINING THE INSURANCE SCHEME AT A LATER DATE,
the following waiting periods shall apply:

Death of the Insured Person	6 months
Death of the Insured Person's Spouse or Life-Partner	6 months
Death of a Parent of the Insured Person, Parent of his or her Spouse or Parent of his or her Life-Partner	6 months
Death of a Child of the Insured Person	6 months
Orphaning of a Child of the Insured Person	6 months
Birth of a Child	9 months
Stillbirth	6 months
Hospital treatment	30 days
Pharmacy card	30 days
Severe disease diagnosed in the Insured Person	90 days
Occurrence of a severe disease of the Spouse / Life-Partner of the Insured Person	180 days
Specialised treatment of the Insured Person	90 days
Surgery to the Insured Person	180 days

Claim submission

If an event covered by the insurance contract occurs:

- claims can be submitted by visiting the **nearest PZU branch**,
- via the helpline, by **calling: 801 102 102, (22) 566 55 55**,
- online at **www.zgloszenie.pzu.pl**
- or by logging in directly to the **mojePZU portal: www.moje.pzu.pl**

We encourage you to create a mojePZU account, where you can easily file a claim and check its status. The online claim submission form allows you to report any benefit, without having to leave home. Claim documentation can be attached as scans (pdf file) or photos.

Information about the insurance scheme

All information regarding the scope of the insurance scheme will be provided by representatives:

Monika Kloskowska
T: +48 601 529 733
E: mkloskow@pzu.pl

Marta Kimak
T: +48 789 633 850
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Agata Dawidowska
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Marta Bobkowska
T: +48 512 988 699

Daria Graczyk-Tarnowska
T: +48 607 670 635

Information for the Customer from the Controller of Personal Data

[CONTROLLER OF PERSONAL DATA I AND CONTACT DETAILS OF THE CONTROLLER OF PERSONAL DATA AND DATA PROTECTION OFFICER]

The Controller of Personal Data is PZU Życie SA, with its registered office in Warsaw, at Rondo Ignacego Daszyńskiego 4, 00-843 Warszawa.

The Controller of Personal Data can be contacted via the e-mail address: kontakt@pzu.pl or in writing by sending a letter to the address of the Controller of Personal Data specified above. In all matters related to the protection of personal data, you may contact the Data Protection Officer appointed by the Controller of Personal Data. The contact may be done electronically to the e-mail address: IODpzu@pzu.pl, or in writing to the following address: PZU Życie SA, IOD, Rondo Ignacego Daszyńskiego 4, 00-843 Warszawa.

[DATA PROCESSING]

The Controller of Personal Data may process your data for the following purposes:

- preparing and presenting an offer, including conducting an insurance risk assessment – The legal basis for processing is the necessity for the preparation and presentation of the offer (that is, to take steps at the request of the data subject prior to entering into a contract), and, with regard to data concerning health, the necessity to comply with a legal obligation imposed on the Controller of Personal Data arising from the provisions on insurance and reinsurance activity.
- insurance risk assessment in an automated manner as part of customer profiling before concluding a contract – The legal basis for processing is the necessity to fulfil the legal obligation of the Controller of Personal Data under the provisions on insurance and reinsurance activities,
- direct marketing of the own products and services of the Controller of Personal Data, including profiling in order to adapt the marketing content sent – If you consent to the processing of your personal data for marketing purposes in the event that you do not hold an insurance policy with PZU Życie SA (i.e., if no insurance contract is concluded), this consent will serve as the legal basis for processing your personal data.

Decisions regarding the amount of the insurance premium will be made automatically, that is, without human intervention, based on your personal data necessary for the insurer to assess the insurance risk in relation to the subject of insurance. Decisions will be based on profiling, that is automatic assessment of the insurance risk of concluding an insurance contract with you. Due to automated decision-making regarding the amount of the insurance premium, you have the right to question this decision, the right to express your own position and to request that your case be re-examined and a decision made by an employee.

Providing personal data is necessary for the preparation of the insurance contract offer and for conducting the insurance risk assessment – without providing personal data, it is not possible to prepare an insurance contract offer or to enter into an insurance contract.

Providing personal data for marketing purposes is voluntary.

[DATA STORAGE PERIOD]

Your personal data will be retained until the claims limitation period expires.

To the extent that consent is the basis for data processing, your personal data will be processed until it is withdrawn.

[DATA TRANSFER]

Your personal data may be made available to entities and bodies authorised to process this data on the basis of legal provisions. Your personal data may be transferred to other companies within the PZU Group, provided that you consent to such a transfer.

Your personal data may be transferred to entities processing data on behalf of the Controller of Personal Data, including but not limited to IT service providers, marketing agencies and insurance agents. Such entities process personal data on the basis of an agreement with the Controller of Personal Data and solely in accordance with the Controller's instructions.

[YOUR RIGHTS]

You have the right to access your personal data and the right to demand their correction, their deletion or the restriction of their processing. You have the right to personal data portability, that is to receive your personal data from your in a structured, commonly used, machine-readable format. You can send the data to another Controller of Personal Data. You have the right to withdraw the consent in the scope, in which your personal data are processed based on your consent. In particular, you have the right to withdraw your consent to the processing of your personal data for direct marketing purposes, including profiling. The consent may be cancelled at any time at the branch or by sending an e-mail to kontakt@pzu.pl or a letter to the following address: PZU, ul. Postępu 18a, 02-676 Warszawa. Withdrawal of consent does not affect the lawfulness of processing carried out based on the consent before its withdrawal.

In order to exercise the above rights, please contact the Controller of Personal Data or the Data Protection Officer using the contact details indicated above. You have the right to lodge a complaint with the supervisory authority. In Poland, such a supervisory authority is the President of the Office for Personal Data Protection.

The insurance distributor, STBU Brokerzy Ubezpieczeniowi Sp. z o.o., has conducted an analysis of the Policyholder's demands and needs regarding employee life insurance. Based on this assessment, the Terms and Conditions of the Group Insurance policy – which you may now join as an insured party – were developed.

This insurance covers the following needs of insured:

a) protection against the financial consequences of loss of life
b) protection against the financial consequences of loss of health
c) protection against the financial consequences of loss of health and life of family members

The analysis of insurance requirements and needs does not take into account other risks and needs, apart from those indicated above. The analysis of insurance requirements and needs does not take into account other risks and needs, apart from those specified earlier. By signing/approving the insurance application form, you confirm that the proposed insurance meets your needs as indicated above. If your requirements or needs go beyond the indicated scope, please contact directly the Broker, which will analyse your requirements and needs and may offer other adequate insurance.

This proposal does not constitute a commercial offer within the meaning of Article 66 of the Polish Civil Code. Detailed information about the insurance, including definitions of covered events, the scope of liability, and exclusions and limitations of liability of PZU Życie SA, can be found in the General Terms and Conditions of Insurance available at your workplace. The General Terms and Conditions of Insurance are also available at PZU branches and online at pzu.pl.

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

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