MARKETING MATERIAL

Group Life and Health Insurance Scheme for Employees of **AIRBUS HELICOPTERS POLSKA Sp. z o.o. GDAŃSK PLANT** and Their Families

We are pleased to introduce a group insurance scheme designed to provide you and your family with financial support in a wide range of difficult circumstances, giving you greater peace of mind every day.

The new insurance scheme will take effect on 1 September 2026 .

Group insurance for you and your family

Basic package
- PZU Na Życie Plus insurance

Additional options
- Accident Cover

Who is eligible to join?

The following people may join PZU Na Życie Plus and take out additional cover:

- employees aged 16–69
- employees' spouses aged 16–69
- employees' life partners aged 18–69
- employees' adult children aged 18–69

Further information and documentation relating to the insurance scheme are available at: **https://www.pzu.pl/airbus-gdansk**

Key benefits of your PZU Na Życie Plus insurance

- Insurance cover applies **24 hours a day, 7 days a week, both in Poland and abroad**.
- **Waiver of the waiting period** for all benefits under the basic PZU Na Życie Plus insurance for employees, their spouses or partners, and adult children who join the scheme within three months of its launch.
- We have extended the critical illness cover to include early-stage cancer (**carcinoma in situ**), for which an additional benefit is payable.
- Hospital treatment benefit is payable from **the first day of your hospital stay**.
- We have extended the maximum period for which **hospitalisation benefits are payable to 365 days**, with hospital stays covered **worldwide**.
- A benefit is payable in the event of the death of a child, **regardless of the child's age**.
- We have extended the health impairment cover to include **bodily injuries not listed in the Table of Health Impairments**. Just two face-to-face medical consultations confirming the injury are required to receive the benefit.
- Cover also applies to incidents arising from participation in **recreational and competitive sports**, including recreational participation in combat sports, motor sports and powerboating, air sports, rock climbing or high-altitude mountaineering (above 2,000 metres above sea level), caving, scuba diving using specialist underwater breathing equipment, diving and bungee jumping.

This document provides an overview of the key features of the insurance scheme. Full details are set out in the insurance proposal.

How to join the insurance scheme?

To join the scheme, you need to complete an application form. There are two ways to do this:

- Sign up online at **www.moje.pzu.pl**
- Complete the declaration form:

ONLINE REGISTRATION

STAGE I – Complete the application form:

→ Scan the QR code or visit the website **www.pzu.pl/airbus-gdansk**

ETAP II - Join the insurance scheme through mojePZU at: **www.moje.pzu.pl** or use the mobile app.

mojePZU – how do I sign up?

Once you have received an email containing the offer, log in to the mojePZU app or create an account.

1. Follow the link provided in the email.
2. Enter your basic details: first name, surname and PESEL number.
3. Enter the code provided in the email.
4. Enter your contact details, create a password, complete the required declarations and click NEXT.
5. Enter the code sent to your email address and complete the registration process.

To create your account:

1. Select your preferred level of insurance cover.
2. Complete any missing information.
3. Designate your beneficiaries and provide your life partner's details, where applicable.
4. Complete the required declarations and consents.
5. Share the offer with your family members.

PAPER-BASED ENROLMENT

Complete the paper application form. Enter your details, select the insurance options you require, sign the form and submit it to your workplace by **22 August 2026**

How to make a claim?

- via the claim form available at pzu.pl - the required documents may be attached as scans or photographs
- in person at your nearest PZU branch. A list of branches is available at pzu.pl
- by telephone on 801 102 102 or 22 566 55 55 (charge according to the operator's tariff)
- online via the mojePZU portal

We are pleased to present our group insurance proposal.

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
Insurance for:	the primary insured, their spouse/life partner, and adult child
FAMILY SUPPORT	
• death of the insured	PLN 120,000
• death of the insured due to an accident	PLN 225,000
• death of the insured due to a traffic accident	PLN 330,000
• death of the insured person due to an accident at work	PLN 330,000
• death of the insured due to a road traffic accident at work	PLN 435,000
• death of the insured due to heart attack or stroke	PLN 157,500
• orphaning a child	PLN 5,000
SUPPORT FOR YOU	
• death of the spouse or life partner	PLN 50,000
• death of the spouse or life partner due to an accident	PLN 95,000
• death of a spouse or life partner due to a road traffic accident – additional benefit amount	PLN 45,000
• death of a child	PLN 6,000
• death of a child caused by an accident	PLN 16,000
• death of a child due to a road traffic accident – additional benefit amount	PLN 10,000
• death of the insured’s parent or a parent of the insured’s spouse or life partner	PLN 2,500
• death of the insured’s parent or a parent of the insured’s spouse or life partner due to an accident	PLN 10,000
• death of the insured’s parent or a parent of the insured’s spouse or life partner due to a road traffic accident – additional benefit amount	PLN 7,500
• birth of a child	PLN 2,500
• stillbirth	PLN 5,000
SUPPORT IN THE EVENT OF ILLNESS	
• serious illness of the insured – Extended Cover Plus	PLN 10,000
• diagnosis of early-stage malignant cancer in the insured	PLN 2,500
• serious illness of the spouse or domestic partner — extended coverage	PLN 6,000
• diagnosis of early-stage malignant cancer in the insured's spouse or life partner	PLN 1,500

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SCOPE OF INSURANCE	OPTION 1
POST-HOSPITALISATION SUPPORT	
• hospital treatment of the insured:	minimum 1-day hospital stay due to illness or minimum 1-day hospital stay due to an accident
◦ per day of hospitalisation due to illness	PLN 120
◦ per day of hospitalisation due to an accident (for the first 14 days of the first hospitalisation)	PLN 480
◦ per day of hospitalisation due to an accident (from the 15th day of hospitalisation)	PLN 240
◦ per day of hospitalisation due to a road traffic accident (for the first 14 days of the first hospitalisation)	PLN 600
◦ per day of hospitalisation due to an accident at work (for the first 14 days of the first hospitalisation)	PLN 600
◦ per day of hospitalisation due to a road traffic accident at work (for the first 14 days of the first hospitalisation)	PLN 720
◦ per day of hospitalisation due to a heart attack or stroke (for the first 14 days of the first hospitalisation)	PLN 360
◦ stay in the intensive care unit (one-off for the entire stay)	PLN 1,200
◦ recovery benefit – payable for each day of certified sick leave (up to 30 days following a minimum 14-day hospital stay)	PLN 60
• Pharmacy card	receipt of products to the value of PLN 350 at the pharmacy
• specialist treatment of the insured	PLN 5,000
• surgical procedures for the insured:	YES
◦ Class I	PLN 7,000
◦ Class II	PLN 3,500
◦ Class III	PLN 2,100
◦ Class IV	PLN 700
◦ Class V	PLN 350
POST-ACCIDENT SUPPORT	
• total incapacity for work and independent living	PLN 35,000
• health impairment of the insured due to an accident	EXTENDED COVER
◦ per 1% of health impairment listed in the Health Impairment Table under basic cover	PLN 900
◦ bodily injury not listed in the Health Impairment Table under basic cover, provided treatment included at least 2 in-person medical consultations – 0.5% of health impairment	PLN 450
• health impairment of the insured due to a heart attack or stroke – per 1% of health impairment	PLN 400
INDIVIDUAL CONTINUATION	
• right to continue insurance cover on an individual basis	YES
MONTHLY PREMIUM PER PERSON	**PLN 74**

ADDITIONAL OPTIONS

Each insured person may extend their cover individually by selecting additional options from the table below.

NAME OF INSURANCE COVER	OPTION 1
PREMIUM	
• Accident Cover – extended coverage	PLN 12.00

We present below the additional scope of cover.

SCOPE OF INSURANCE	OPTION 1
Accident Cover – extended coverage	
• death of the insured due to a traffic accident	PLN 100,000
• death of the insured due to a road traffic accident during night-time hours (22:00–06:00 local time)	PLN 200,000
• death of the insured due to a road traffic accident at work	PLN 200,000
• death of the insured due to a road traffic accident at work during night-time hours (22:00–06:00 local time)	PLN 300,000
• death of the insured due to a road traffic accident involving a heavy goods vehicle	PLN 200,000

SCOPE OF INSURANCE	OPTION 1
• death of the insured due to a road traffic accident at work involving a heavy goods vehicle	PLN 300,000
• death of the insured due to a road traffic accident at work involving a heavy goods vehicle during night-time hours (22:00–06:00 local time)	PLN 400,000
• death of the insured due to a road traffic accident involving a heavy goods vehicle during night-time hours (22:00–06:00 local time)	PLN 300,000
• death of the insured person due to fire or carbon monoxide poisoning	PLN 100,000
• death of the insured due to drowning	PLN 100,000
• death of the insured due to a traffic accident	PLN 100,000
• death of the insured due to electric shock or lightning strike	PLN 100,000
• death of the insured due to participation in sport	PLN 100,000
• death of the insured due to participation in hazardous sports	PLN 200,000
• death of the insured due to participation in wheeled sports	PLN 200,000
• death of the insured due to participation in skiing or snowboarding	PLN 300,000
• death of a spouse or life partner due to a road traffic accident	PLN 100,000
• burns due to an accident	PLN 20,000
• permanent disability due to a road traffic accident, fire, gas explosion, electric shock or lightning strike	total disability – PLN 20,000 partial disability – the applicable percentage of PLN 20,000
• bone fracture resulting from: participation in wheeled sports, jogging, playing ball games	the relevant percentage of PLN 20,000

Primary insured – an employee of the company who has a legal relationship with the policyholder
Additional insured – the spouse, life partner or adult child of the primary insured

SCOPE OF COVER – MEDICAL CONDITIONS AND PROCEDURES

NAME OF INSURANCE COVER	LIST OF MEDICAL CONDITIONS / PROCEDURES
serious illness of the insured – Extended Cover Plus	bacterial encephalitis or meningitis; bacterial endocarditis; cerebral echinococcosis; Lyme disease with cardiac involvement; Lyme disease affecting the nervous system (neuroborreliosis); total loss of speech; total loss of hearing in both ears; total loss of sight in both eyes; Alzheimer's disease; Creutzfeldt–Jakob disease; Huntington's disease; complicated Crohn's disease; motor neurone disease (amyotrophic lateral sclerosis); coronary artery disease treated with bypass surgery; Parkinson's disease; tuberculosis requiring hospital treatment; tick-borne encephalitis; aplastic anaemia; benign brain tumour; malignant cancer; burns requiring hospital treatment; limb paralysis resulting from spinal cord injury; chronic kidney disease requiring renal replacement therapy; rheumatoid arthritis with disability; surgically treated brain abscess; end-stage liver failure; sepsis; multiple sclerosis; coma with permanent neurological impairment resulting from brain injury; surgically treated abdominal aortic aneurysm; surgically treated thoracic aortic aneurysm; tetanus; systemic lupus erythematosus with internal organ involvement; transplant; stroke with permanent neurological deficit; traumatic brain injury; loss of limb; complicated ulcerative colitis; rabies; HIV infection resulting from blood transfusion; occupational HIV infection; infected pancreatic necrosis; heart valve disease treated surgically with valve implantation; pulmonary embolism; myocardial infarction; gas gangrene.
serious illness of the spouse or domestic partner — extended coverage	echinococcosis involving the brain; total and irreversible loss of speech; total and irreversible loss of sight in both eyes; Alzheimer's disease; Creutzfeldt–Jakob disease; Crohn's disease with complications; coronary artery disease treated by coronary artery bypass graft; Parkinson's disease; tick-borne encephalitis; aplastic anaemia; benign brain tumour; malignant cancer; burns requiring hospital treatment; paralysis of limbs resulting from spinal cord injury; chronic kidney disease requiring renal replacement therapy; rheumatoid arthritis resulting in disability; surgically treated brain abscess; sepsis; coma with severe and permanent neurological consequences resulting from brain injury; tetanus; systemic lupus erythematosus with internal organ involvement; organ transplantation; stroke resulting in permanent neurological deficit; traumatic brain injury; ulcerative colitis with complications; rabies; HIV infection resulting from blood transfusion; HIV occupational transmission, pulmonary embolism, myocardial infarction, gas gangrene.
specialist treatment of the insured	ablation; chemotherapy or radiotherapy for cancer, including Gamma Knife or CyberKnife radiotherapy; dialysis; interferon therapy; radioiodine therapy for non-malignant thyroid disorders; implantation of a cardioverter defibrillator; implantation of a cardiac resynchronisation device; implantation of a cardiac pacemaker.

Changing jobs? Retiring?

We offer individually continued insurance with lifelong cover

Did you know that if you have PZU group life insurance, you can take out individually continued insurance after leaving your employer?

This is a unique solution on the Polish market – PZU is the only insurer to offer individually continued insurance with lifelong cover where, throughout the term of the policy, **your premium and level of cover will not change because of your age**. The insurance is voluntary, and you may cancel it at any time.

How can I take out the insurance?

You can take out **individually continued insurance at any PZU branch.**. Our adviser will present you with an offer and help you complete all the necessary formalities.

Important
To ensure continuity of cover, please **submit your application for individually continued insurance before your group insurance cover ends.**

What else should you know about individually continued insurance?

- With this cover, you may be entitled to a benefit, for example, in the event of permanent health impairment caused by an accident, as well as in the event of the death of your spouse, parent or spouse's parent (as defined in the General Terms and Conditions of Insurance). The insurance can also provide financial support for your loved ones should you pass away.
- We do not ask you about your health before you take out the policy.
- No waiting period applies if you take out the policy within three months of leaving the group insurance scheme.
- You can extend your insurance cover to include a wide range of events by taking out additional insurance either when you take out the core policy or at any time during the term of the policy.
  Depending on the additional insurance you choose, you may, for example, be entitled to: