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