# INSURANCE PRODUCT INFORMATION DOCUMENT AND GENERAL TERMS AND CONDITIONS OF THE SUPPLEMENTARY GROUP INSURANCE AGAINST A CHILD'S HOSPITAL TREATMENT

Insurance Product Information Document

# SUPPLEMENTARY GROUP INSURANCE AGAINST A CHILD'S HOSPITAL TREATMENT

Terms and Conditions Code: DLGP56

Document version dated 22 November 2025

This document contains information about the insurance product. Full details of the insurance are provided in other documents, in particular in the General Terms and Conditions of the Supplementary Group Insurance against a Child's Hospital Treatment, Terms and Conditions Code: DLGP56 (the GTC). Before deciding whether to enter into the insurance contract, please read the GTC carefully. Definitions used in the GTC may differ from their commonly accepted meaning; therefore, please pay particular attention to them. The conclusion of the contract is voluntary.

## THIS DOCUMENT:

- is provided for information purposes only;
- does not form part of the insurance contract (the Contract);
- does not constitute an offer within the meaning of Article 66 of the Polish Civil Code;
- should not be relied upon as the sole basis for making a decision to enter into the Contract.

## SUBJECT MATTER AND SCOPE OF COVER

We shall provide cover for an insured event occurring in the life of the Insured Person, namely the child's hospital stay resulting from:
- an illness;
- an accident,

provided that it occurred during the cover period, lasted continuously for at least 4 days (or at least 8 days in the case of medical services), and was for the purpose of hospital treatment.

## PRODUCT FEATURES – THE MAIN FEATURES OF OUR INSURANCE

If an insured event occurs in your life, namely your child's hospital stay, we will, depending on the scope of benefits applicable under the insurance contract on the date of the insured event:
1) pay you a cash benefit:
   a) for each day of the child's hospital stay due to an illness or an accident, equal to the specified percentage of the sum insured, as confirmed in the policy and the individual certificate of insurance. If the child's hospital stay begins more than 12 months after the date of the accident, it will be treated as a hospital stay due to an illness;
   b) for each day of the child's first hospital stay for rehabilitation necessary to eliminate the direct consequences of an accident or an illness (provided that such hospital stay begins no later than 12 months after the end of the hospital stay for which we paid a benefit and is related to the same accident or the same illness, as applicable), at the same rate as for a hospital stay due to an illness,

   if the scope of benefits applicable under the insurance contract includes only a cash benefit;
2) pay you a cash benefit in accordance with item 1 and grant your child entitlement to medical services if the child's hospital stay lasted at least 8 days, provided that both benefits are included in the scope of benefits applicable under the insurance contract.

The amount of the benefit is determined on the basis of the Sum Insured applicable on the date of the child's hospital stay.
If the child stays in one or more hospitals without interruption, we treat it as a single hospital stay.

We will pay the benefit for a maximum of 365 days of the child's hospital stay during each 12-month period between policy anniversaries.

The Supplementary Insurance may be taken out either at the same time as the Principal Insurance (PZU Na Życie Plus Group Insurance) or during its term.

## ELIGIBILITY TO ENTER INTO THE CONTRACT AND PERSONS COVERED

The supplementary insurance contract is entered into by the Policyholder, who is responsible for paying the insurance premiums. The Supplementary Insurance is available to Insured Persons who have joined the Principal Insurance.

## DURATION OF THE CONTRACT

The Policyholder may enter into the supplementary insurance contract for a fixed term. The duration of the supplementary insurance is confirmed in the policy. If the supplementary insurance is taken out between policy anniversaries, our insurance cover will remain in force until the next policy anniversary.

## TERRITORIAL SCOPE OF COVER

Our insurance cover applies to hospital stays anywhere in the world.
Medical services are provided at designated medical facilities in Poland.

## PAYMENT OF PREMIUMS

Premiums are paid by the Policyholder on a monthly basis together with the premium for the principal insurance policy.

## COMMENCEMENT AND TERMINATION OF INSURANCE COVER

Cover under the supplementary insurance commences in accordance with the terms set out in the principal insurance policy. Cover under the Supplementary Insurance shall commence only if cover under the Principal Insurance is in force.

Insurance cover under the supplementary insurance shall terminate:
- on the date cover under the Principal Insurance terminates;
- on the date we receive the Policyholder’s notice of withdrawal from the supplementary insurance;
- on the expiry date of the supplementary insurance cover, where it is not renewed;
- on the last day of the month in which you opt out of the supplementary insurance;
- at the end of the month during which the supplementary insurance remains in force on its existing terms and conditions, if you have not provided the required consent to a change in the supplementary insurance;
- on the date the notice period for termination of the supplementary insurance expires;
- on the date the supplementary insurance contract is terminated.

## MAIN EXCLUSIONS AND LIMITATIONS OF INSURANCE COVER

No benefit will be payable in the following circumstances:
- the child's hospital stay lasting fewer than 4 days;
- the hospital stay of a child who had not reached 3 months of age on the date of the insured event.
- failure to provide the documents necessary to assess the validity of the claim.

In addition, we shall not be liable where the event concerned falls outside the scope of cover, does not meet the definition specified in the Contract, where our liability has ceased, or in any other circumstances specified in the GTC.

## TERMINATION OF THE CONTRACT

The Policyholder may withdraw from the supplementary insurance contract within:
- 7 days of entering into the contract, if the Policyholder is a business undertaking;
- 30 days of entering into the contract, if the Policyholder is not a business undertaking.

After this period, the Policyholder may terminate the contract by giving written notice.
The Policyholder may elect not to renew the supplementary insurance by submitting a written declaration of non-renewal no later than 30 days before the expiry of the insurance period.

## INSURANCE DISTRIBUTOR'S REMUNERATION

Under the proposed contract, the insurance distributor receives commission-based remuneration.

## COMPLAINTS, GRIEVANCES AND APPEALS

1. A complaint, grievance or appeal may be submitted at any of our customer service offices.
2. A complaint, grievance or appeal may be made:
   1) in writing – in person or by post within the meaning of the Postal Law Act, for example by writing to: PZU Życie SA ul. Postępu 18A, 02-676 Warsaw (correspondence address only), or by submitting correspondence through a postal or delivery service provider operating within the European Union;
   2) in writing – by sending it to the electronic delivery address of PZU Życie SA within the meaning of the Electronic Deliveries Act: AE:PL-50066-37983-FBWRA-37, as registered in the electronic address database referred to in the Act on Electronic Delivery;
   3) verbally – by telephone, for example by calling our helpline on 801 102 102, or in person at one of our offices, in which case the submission will be recorded in a written report;
   4) electronically – by sending an email to reklamacje@pzu.pl or by completing the online form available at pzu.pl or www.moje.pzu.pl.
3. We will respond to any complaint or grievance as soon as possible and no later than 30 days from the date of receipt. In particularly complex cases, where it is not possible to provide a response within 30 days, we will inform you:
   1) of the reasons for the delay;
   2) of the circumstances that still need to be established in order to resolve the matter;
   3) of the revised deadline for our response, which shall not exceed 60 days from the date on which we received the complaint, grievance or appeal.
4. Responses to complaints, grievances or appeals will be provided to the person who submitted them:
   1) where the customer is a natural person, in writing; however, the response may be provided by electronic mail solely at the customer's request;
   2) where the customer is an entity other than that referred to in item 1, in writing or by means of another durable medium.
5. If, following the investigation of the complaint:
   1) we have not upheld the claims submitted; or
   2) we have upheld the claims but have failed to carry out, within the timeframe specified in our response, the actions we undertook to perform,

   – the individual who submitted the complaint may refer the matter to the Financial Ombudsman by submitting an application.
6. Complaints, grievances and appeals are considered by the organisational units responsible for the subject matter of the case.
7. Further information regarding complaints can be found in the Act on the Handling of Complaints by Financial Market Entities, the Financial Ombudsman and the Financial Education Fund, as well as in the Insurance Distribution Act.
8. We provide for the possibility of resolving disputes through out-of-court dispute resolution procedures.
9. For the purposes of the Act on Out-of-Court Consumer Dispute Resolution, the entity authorised to conduct out-of-court dispute resolution proceedings in relation to PZU Życie SA is the Financial Ombudsman. Financial Ombudsman's website: rf.gov.pl.
10. Where the Insured Person, the Policyholder, the Beneficiary or any entitled person is a consumer, they may also seek assistance from their municipal or district Consumer Ombudsman.
11. The language used by us in our dealings with consumers is Polish.
12. PZU Życie SA is supervised by the Polish Financial Supervision Authority (KNF).

The table below identifies the provisions of the General Terms and Conditions of the Supplementary Group Insurance against a Child's Hospital Treatment, Terms and Conditions Code DLGP56 (the GTC), which set out the principal terms of the insurance contract.
This information forms part of the GTC and is provided pursuant to statutory requirements (Article 17(1) of the Insurance and Reinsurance Activity Act).

| No. | Type of information | Clause reference |
|---|---|---|
| 1. | Conditions for benefit payment | Clauses 1–2<br>Clauses 4–11<br>Clauses 19–21<br>Clauses 39–40<br>Clauses 41–46<br>Clause 47 |
| 2. | Limitations and exclusions of the insurer's liability entitling it to refuse payment of benefits or to reduce the amount payable | Clauses 1–2<br>Clauses 9–10<br>Clauses 12–16<br>Clauses 17–18<br>Clauses 36–37<br>Clause 38<br>Clause 47 |

# GENERAL TERMS AND CONDITIONS OF THE SUPPLEMENTARY GROUP INSURANCE AGAINST A CHILD'S HOSPITAL TREATMENT

GTC Code: DLGP56

The Management Board of PZU Życie SA adopted these General Terms and Conditions of the Supplementary Group Insurance against a Child's Hospital Treatment by Resolution No. UZ/165/2025 dated 14 October 2025 (hereinafter referred to as the GTC).

These GTC come into force on 22 November 2025 and apply to insurance contracts concluded from 1 December 2025 onwards.

Before entering into the insurance contract, the Policyholder should carefully review the GTC and provide a copy of the GTC to each person wishing to join the insurance scheme.

**Before joining the insurance, please read carefully the GTC provided to you by the Policyholder.**

## GLOSSARY
– what the terms used in these GTC mean

**1.** In these GTC, we use the following terms:
   1) **Illness** – a condition of the body consisting in an abnormal response of its systems or organs to external or internal stimuli;
   2) **Child** – a child who, on the date of the hospital stay, is at least 3 months old and under 18 years of age or, if attending school, under 25 years of age. A child may be:
      a) the Insured Person's child;
      b) the child of the Insured Person's spouse or life partner, provided that the child's other parent is deceased;
   3) **Hospital treatment** – inpatient treatment provided in a hospital for:
      a) emergency conditions where delay in medical assistance may result in loss of health or life; or
      b) conditions for which the therapeutic objective cannot be achieved through outpatient treatment;
   4) **Cover Period** – the period during which we are liable to the Insured Person under the supplementary insurance;
   5) **Medical facility** – an outpatient clinic, doctor's surgery or laboratory providing medical services, a list of which is published on pzu.pl and is also available via the Medical Helpline (the number is provided in the decision confirming entitlement to medical services) and at each of our branches;
   6) **Hospital stay** – a child's stay in hospital lasting continuously for at least 4 days (or, in the case of medical services, continuously for at least 8 days) for the purpose of hospital treatment. The first day of the hospital stay is the date of admission, and the last day is the date of discharge;
   7) **Leave of absence during a hospital stay** – a temporary, documented absence of the child from hospital, authorised by the attending physician and confirmed by an appropriate entry in the medical records;
   8) **Provision of benefits** – payment of a cash benefit to the Insured Person or granting the Insured Person entitlement to medical services for the child following the occurrence of an insured event covered by our insurance;
   9) **Hospital** – an inpatient healthcare facility providing round-the-clock healthcare services consisting of diagnosis, treatment, nursing care and rehabilitation that cannot be provided on an outpatient basis;
   10) **Supplementary Insurance** – the insurance contract to which these GTC apply;
   11) **Principal Insurance** – the PZU Na Życie Plus Group Insurance contract under which the Policyholder may take out the Supplementary Insurance;
   12) **Attending school** – education at a public or non-public school, or at a public or non-public higher education institution, on a full-time, evening or part-time basis, within the meaning of the applicable legislation on the education system and higher education,
   excluding all courses and distance learning
   13) **Medical services** – the services listed in Appendix No. 1 to these GTC, to which the Insured Person is entitled provided that the child's hospital stay lasted continuously for at least 8 days.

**2.** Other terms used in these GTC are defined in the General Terms and Conditions of the Principal Insurance and shall have the same meaning when used in these GTC.

## SUBJECT-MATTER INSURED
– what is insured

**3.** We shall provide cover for an insured event occurring in the life of the Insured Person, namely the child's hospital stay.

## SCOPE OF COVER AND BENEFIT AMOUNTS

– the events we cover and the benefits you may receive

4. The Supplementary Insurance covers an insured event occurring in your life, namely the child's hospital stay resulting from:
   1) an illness;
   2) an accident,

   provided that it occurred during the cover period, lasted continuously for at least 4 days (or at least 8 days in the case of medical services).
5. Our insurance cover applies to hospital stays anywhere in the world.
6. If an insured event occurs in your life, namely your child's hospital stay, we will, depending on the scope of benefits applicable under the insurance contract on the date of the insured event:
   1) pay you a cash benefit:
      a) for each day of the child's hospital stay due to an illness or an accident, equal to the specified percentage of the sum insured, as confirmed in the policy and the individual certificate of insurance. If the child's hospital stay begins more than 12 months after the date of the accident, it will be treated as a hospital stay due to an illness;
      b) for each day of the child's first hospital stay for rehabilitation necessary to eliminate the direct consequences of an accident or an illness referred to in item 13(14), at the same rate as for a hospital stay due to an illness,

      if the scope of benefits applicable under the insurance contract includes only a cash benefit;
   2) pay you a cash benefit in accordance with item 1 and grant your child entitlement to medical services if the child's hospital stay lasted at least 8 days, provided that both benefits are included in the scope of benefits applicable under the insurance contract.
7. The scope of the Supplementary Insurance and the scope of benefits are confirmed in the policy and the individual certificate of insurance.
8. We will pay the benefit for a maximum of 365 days of the child's hospital stay during each 12-month period between policy anniversaries.
9. The amount of the benefit is determined on the basis of the Sum Insured applicable on the date of the child's hospital stay. You may use the medical services for the child until the applicable limit has been exhausted (as specified in Appendix 1 to these GTC), but for no longer than 12 months from the date of the decision confirming your entitlement to use the medical services for the child.
10. Entitlement to medical services for the child will be granted if this benefit is included in the scope of benefits under the insurance contract and the child's hospital stay lasted at least 8 days and gives rise to entitlement to a cash benefit.
11. If the child stays in one or more hospitals without interruption, we treat it as a single hospital stay. The continuity requirement shall be deemed satisfied if the child stays in two or more hospital wards on consecutive days, irrespective of the time of discharge and admission.

## EXCLUSIONS OF COVER

– the circumstances in which no benefit will be payable

12. For the purposes of determining exclusions of our cover, the term **congenital anomaly** means a condition present at birth resulting from abnormal development of a specific body region, system or organ during the prenatal period, classified under the International Statistical Classification of Diseases and Related Health Problems (ICD-10) using codes Q00–Q99 or under ICD-11 using codes LA00–LD9Z, as specified in Appendix No. 3 to these GTC.
13. Our liability does not cover a child's hospital stay that commenced before the beginning of the cover period or a child's hospital stay resulting from:
   1) as a result of acts of war;
   2) disasters causing radioactive, chemical or biological contamination;
   3) the child's active participation in acts of terrorism or civil disturbances;
   4) the child's commission or attempted commission of an intentional criminal offence;
   5) a traffic accident where the child was driving a vehicle:
      a) without the driving licence or other authorisation required by law; or
      b) that was not authorised for road use within the meaning of road traffic legislation;
      c) after consuming alcohol or while under the influence of alcohol, within the meaning of the Act on Upbringing in Sobriety and Counteracting Alcoholism; or
      d) after using narcotic drugs, intoxicating substances, psychotropic substances, substitute substances or new psychoactive substances within the meaning of the Act on Counteracting Drug Addiction,

      provided that any of these circumstances contributed to the occurrence of the road traffic accident;
   6) where the child was after consuming alcohol or while under the influence of alcohol, within the meaning of the Act on Upbringing in Sobriety and Counteracting Alcoholism; or after using narcotic drugs, intoxicating substances, psychotropic substances, substitute substances or new psychoactive substances, within the meaning of the Act on Counteracting Drug Addiction, provided that any of these circumstances contributed to the occurrence of the insured event referred to in item 4;
   7) the child's intentional self-inflicted injury or attempted suicide;
   8) directly as a result of poisoning caused by alcohol consumed or by the use of narcotic drugs, intoxicating substances, psychotropic substances, substitute substances or new psychoactive substances, within the meaning of the Act on Counteracting Drug Addiction, or as a result of medical conditions caused by the abuse of the aforementioned substances;

9) the child's use of medicinal products contrary to a doctor's instructions or contrary to the information contained in the package leaflet;
10) in connection with the treatment of mental disorders or behavioural disorders classified under categories F00–F99 of the International Statistical Classification of Diseases and Related Health Problems (ICD-10) or categories 6A00–6E8Z of the International Classification of Diseases (ICD-11), as specified in Appendix No. 3 to these GTC;
11) in connection with cosmetic or aesthetic surgery, except where the surgery is necessary to remove the consequences of an accident that occurred during the cover period;
12) in connection with gender reassignment surgery;
13) in connection with the treatment of a congenital anomaly;
14) in connection with rehabilitation, except for the child's first hospital stay for rehabilitation necessary to eliminate the direct consequences of an accident or an illness, provided that the hospital stay commenced no later than 12 months after the end of the child's hospital stay for which we paid a benefit and was related to the same accident or the same illness, as applicable;
15) as a result of an accident, where the child was participating in any of the following sports: motor sports, powerboat sports, air sports, rock climbing or mountaineering (defined as any climbing above 2,000 metres above sea level), caving, scuba diving using specialised
underwater breathing equipment (excluding snorkelling), diving, bungee jumping, provided that any of these circumstances contributed to the occurrence of the accident.

**14.** Our liability does not cover a child's stay:
1) in addiction treatment facilities, chronic care facilities, long-term care facilities or nursing care facilities;
2) in health resort treatment facilities, including sanatoria and health resort hospitals;
3) in rehabilitation centres, rehabilitation hospitals or rehabilitation wards, except for the stay referred to in item 13(14);
4) in day-care wards;
5) in healthcare facilities that are not intended to provide inpatient hospital treatment.

**15.** No benefit is payable for full days during which the child was on authorised leave during the hospital stay. The benefit is payable for the day on which the child commenced authorised leave and the day on which the child returned from such leave.

**16.** We will not provide a benefit if you intentionally contributed to the illness or accident that caused the child's hospital stay.

## WAITING PERIOD
– the period following your enrolment in the Supplementary Insurance during which our liability is excluded or limited

**17.** We shall not be liable during the first 30 days following your enrolment in the Supplementary Insurance.

**18.** We shall be liable if the insured event occurring in your life, namely the child's hospital stay, results from an accident that occurred during the first 30 days following your enrolment in the Supplementary Insurance, subject to the exclusions set out in Clauses 13–16.

## AMOUNT INSURED
– definition and amount

**19.** The Sum Insured is the amount used as the basis for calculating the benefit payable.

**20.** The amount of the Sum Insured is specified in the policy and in the individual certificate of insurance.

**21.** The Sum Insured remains unchanged throughout the term of the insurance contract. The Sum Insured may be changed by mutual agreement between the parties.

## PREMIUM
– determination and payment of the premium

**22.** The premium for the Supplementary Insurance:
1) reflects the waiting periods applicable under the Supplementary Insurance;
2) is fixed, although it may be changed by mutual agreement between the parties;
3) depends on:
    a) the Sum Insured;
    b) scope of services,
    c) the amount of the benefit;
    d) the number of persons joining the insurance, their age and gender profile, and the nature of the work they perform.

**23.** The amount of the premium for the Supplementary Insurance is specified in the application for insurance and in the policy.

**24.** The Policyholder pays premiums for the Supplementary Insurance on a monthly basis together with the premium for the Principal Insurance.

### TAKING OUT AND JOINING THE SUPPLEMENTARY INSURANCE
– how you become insured

**25.** The Supplementary Insurance may be taken out either at the same time as the Principal Insurance or during its term.
**26.** The Supplementary Insurance is available to Insured Persons who have joined the Principal Insurance.

### DURATION OF THE SUPPLEMENTARY INSURANCE
– the period for which the Supplementary Insurance is taken out

**27.** The Policyholder may enter into the supplementary insurance contract for a fixed term. The duration of the supplementary insurance is confirmed in the policy. If the supplementary insurance is taken out between policy anniversaries, our insurance cover will remain in force until the next policy anniversary.

### RENEWAL OF THE SUPPLEMENTARY INSURANCE
– the rules governing renewal of the Supplementary Insurance

**28.** Unless either party decides otherwise, and provided that the Principal Insurance remains in force, the Supplementary Insurance shall be automatically renewed for a further policy year on the same terms and conditions. In such circumstances, you, as the Insured Person, are not required to submit a new application to join the insurance.
**29.** Either party may elect not to renew the Supplementary Insurance by giving written notice to the other party. Such notice must be given no later than 30 days before the expiry of the Supplementary Insurance.

### WITHDRAWAL FROM THE SUPPLEMENTARY INSURANCE
– the circumstances in which the Policyholder may withdraw from the Supplementary Insurance

**30.** Withdrawal from the Supplementary Insurance shall be governed by the rules set out in the Principal Insurance.
**31.** If the Policyholder withdraws from the Principal Insurance, this shall automatically result in withdrawal from the Supplementary Insurance.
**32.** If the Policyholder withdraws from the Supplementary Insurance, this shall not result in withdrawal from the Principal Insurance.

### TERMINATION OF THE SUPPLEMENTARY INSURANCE
– how the Policyholder may terminate the Supplementary Insurance

**33.** Termination of the Supplementary Insurance shall be governed by the rules set out in the Principal Insurance.
**34.** If the Policyholder terminates the Principal Insurance, this shall automatically result in termination of the Supplementary Insurance.
**35.** If the Policyholder terminates the Supplementary Insurance, this shall not result in termination of the Principal Insurance.

### COMMENCEMENT OF COVER
– when your insurance cover begins

**36.** Cover under the supplementary insurance commences in accordance with the terms set out in the principal insurance policy.
**37.** Cover under the Supplementary Insurance shall commence only if cover under the Principal Insurance is in force.

### TERMINATION OF COVER
– when the Supplementary Insurance ends

**38.** Insurance cover under the supplementary insurance shall terminate:
1) on the date cover under the Principal Insurance terminates;
2) on the date we receive the Policyholder’s notice of withdrawal from the Supplementary Insurance;
3) on the expiry date of the Supplementary Insurance cover, where it is not renewed;
4) on the last day of the month in which you opt out of the Supplementary Insurance;
5) at the end of the month during which the Supplementary Insurance remains in force on its existing terms and conditions, where you have not provided the required consent to a change in the Supplementary Insurance;
6) on the date the notice period for termination of the Supplementary Insurance expires;
7) on the date the supplementary insurance contract is terminated.

### PERSON ENTITLED TO THE BENEFIT
– who is entitled to the benefit and who is granted entitlement to medical services

**39.** You are entitled to the cash benefit.

**40.** We grant you entitlement to medical services for the child.

**PAYMENT OF THE BENEFIT**
– when we will pay the cash benefit and how to start using the medical services

**41.** If your child is admitted to hospital, please provide us with:
1) an application for payment of the benefit. You may submit the application:
   a) after the child's hospital stay has ended;
   b) during the child's hospital stay – the first application may be submitted after the first 30 days of the hospital stay, and each subsequent application after 60 days from the commencement of the hospital stay;
2) the child's birth certificate;
3) the hospital discharge summary, if the child's hospital stay has ended;
4) a document issued by the attending physician at the medical facility confirming the reason for the hospital stay and the name of the medical facility, if you submit the application during the child's hospital stay.

**42.** If the documents you provide are insufficient to establish your entitlement to the benefit, we may request any other documents necessary for that purpose.

**43.** If any documents requested by us are in a language other than Polish, you must provide a Polish translation prepared by a sworn translator.

**44.** On the basis of the documentation provided, we will decide whether to pay the cash benefit or grant you entitlement to medical services for the child (if these are included in your insurance cover).

**45.** Once you receive our decision granting you entitlement to medical services for the child, you may begin using those services.

**46.** To use the medical services, you arrange an appointment for the relevant medical service through us. You may do so using the available channels specified in Appendix No. 2 to these GTC.

**FINAL PROVISIONS**
– other important information

**47.** In matters not governed by the Supplementary Insurance, the General Terms and Conditions of the Principal Insurance, the provisions of the Polish Civil Code, the Insurance and Reinsurance Activity Act, and any other applicable laws and regulations shall apply.

**APPENDIX 1**
**TO THE GENERAL TERMS AND CONDITIONS OF THE SUPPLEMENTARY GROUP INSURANCE AGAINST A CHILD'S HOSPITAL TREATMENT**

**SCOPE OF MEDICAL SERVICES**

| MEDICAL SERVICE | | LIMIT | |
|---|---|---|---|
| **Outpatient consultations in the following specialties:** | allergy | 2 consultations – combined limit for all consultations | 1. Outpatient consultations take place at a medical facility and, depending on the relevant specialty, may include: a physical examination of the patient, taking the patient's medical history, making a diagnosis, recommendations regarding treatment, issuing e-prescriptions, electronic sick notes (e-ZLA) and referrals (including e-referrals) related to further diagnostic and therapeutic procedures.<br>2. You may use outpatient consultations without a referral at a medical facility designated by us.<br>3. We do not arrange or cover the costs of consultations provided by doctors holding senior academic titles (including the academic degrees of doctor, habilitated doctor or the title of professor). |
| | paediatric allergy | | |
| | paediatric surgery | | |
| | vascular surgery | | |
| | general surgery | | |
| | surgical oncology | | |
| | infectious diseases | | |
| | dermatology | | |
| | paediatric dermatology | | |
| | diabetology | | |
| | paediatric diabetology | | |
| | endocrinology | | |
| | paediatric endocrinology | | |
| | gastroenterology | | |
| | paediatric gastroenterology | | |
| | gynaecology and obstetrics | | |
| | paediatric gynaecology | | |
| | haematology | | |
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| | paediatric nephrology | | |
| | neurosurgery | | |
| | paediatric neurosurgery | | |
| | neurology | | |
| | paediatric neurology | | |
| | ophthalmology | | |
| | paediatric ophthalmology | | |

| | | | |
|---|---|---|---|
| **Outpatient consultations in the following specialties:** | Oncology<br>paediatric oncology<br>orthopaedics and traumatology of the musculoskeletal system<br>paediatric orthopaedics<br>otolaryngology<br>paediatric otolaryngology<br>psychiatry<br>paediatric psychiatry<br>pulmonology<br>paediatric pulmonology<br>medical rehabilitation<br>rheumatology<br>paediatric rheumatology<br>urology<br>paediatric urology<br>venereology | 2 consultations – combined limit for all consultations | 1. Outpatient consultations take place at a medical facility and, depending on the relevant specialty, may include: a physical examination of the patient, taking the patient's medical history, making a diagnosis, recommendations regarding treatment, issuing e-prescriptions, electronic sick notes (e-ZLA) and referrals (including e-referrals) related to further diagnostic and therapeutic procedures.<br>2. You may use outpatient consultations without a referral at a medical facility designated by us.<br>3. We do not arrange or cover the costs of consultations provided by doctors holding senior academic titles (including the academic degrees of doctor, habilitated doctor or the title of professor). |
| **Microbiological cultures and bacteriological tests** | antibiogram (for cultures included in the scope of medical services)<br>urethral swab culture<br>endocervical swab culture<br>eye swab culture<br>vaginal swab culture<br>ear swab culture<br>wound swab culture | 2 procedures – combined limit for all the procedures listed | You may use these tests on the basis of a referral from a physician at a medical facility designated by us. |
| **Surgical procedures** | removal of sutures<br>application of a simple dressing<br>change of simple dressing | 5 procedures or examinations – combined limit for all the procedures and examinations listed (minor surgical procedures, general medical procedures, ophthalmological examinations, otolaryngological procedures, orthopaedic procedures and urological procedures) | You may use these procedures and examinations without a referral at a medical facility designated by us, except for urinary catheterisation, which requires a referral. |
| **General medical procedures** | urinary catheterisation (excluding the cost of the catheter)<br>immobilisation following a sprain or dislocation of a lower limb joint (excluding the cost of the brace or cast)<br>immobilisation following a sprain or dislocation of an upper limb joint (excluding the cost of the brace or cast)<br>immobilisation following an uncomplicated fracture of a lower limb bone (excluding the cost of the brace or cast)<br>immobilisation following an uncomplicated fracture of an upper limb bone (excluding the cost of the brace or cast)<br>application of a dressing to a skin or subcutaneous tissue wound | | |

<table>
<tr><td rowspan="6">Ophthalmological examinations</td><td>computerised intraocular pressure measurement (excluding dynamic tonometry and rebound tonometry)</td><td rowspan="12">5 procedures or examinations – combined limit for all the procedures and examinations listed (minor surgical procedures, general medical procedures, ophthalmological examinations, otolaryngological procedures, orthopaedic procedures and urological procedures)</td><td rowspan="12">You may use these procedures and examinations without a referral at a medical facility designated by us, except for urinary catheterisation, which requires a referral.</td></tr>
<tr><td>fundoscopy</td></tr>
<tr><td>computerised distance and near visual acuity test</td></tr>
<tr><td>distance and near visual acuity test using Snellen charts</td></tr>
<tr><td>computerised visual field examination (excluding frequency doubling perimetry and microperimetry)</td></tr>
<tr><td>prescription of corrective lenses</td></tr>
<tr><td rowspan="4">Otolaryngological procedures</td><td>ear irrigation</td></tr>
<tr><td>Politzer inflation of the Eustachian tube</td></tr>
<tr><td>medicated ear dressing</td></tr>
<tr><td>earwax removal</td></tr>
<tr><td>Orthopaedic procedures</td><td>removal of a plaster cast</td></tr>
<tr><td>Urological procedures</td><td>urinary catheterisation (excluding the cost of the catheter)</td></tr>
<tr><td rowspan="4">Nursing procedures</td><td>intramuscular injection (excluding the cost of the medicinal product)</td><td rowspan="4">10 procedures – combined limit for all the procedures listed</td><td rowspan="4">You may use these procedures on the basis of a referral from a physician at a medical facility designated by us.</td></tr>
<tr><td>intravenous injection (excluding the cost of the medicinal product)</td></tr>
<tr><td>subcutaneous injection (excluding the cost of the medicinal product)</td></tr>
<tr><td>administration of an intravenous infusion (excluding the cost of the medicinal product)</td></tr>
</table>

**APPENDIX 2**
**TO THE GENERAL TERMS AND CONDITIONS OF THE SUPPLEMENTARY GROUP INSURANCE AGAINST A CHILD'S HOSPITAL TREATMENT – HOW TO REPORT AN INSURED EVENT AND RECEIVE BENEFITS**

## HOW CAN YOU REPORT AN INSURED EVENT?

- by calling the helpline on 801 102 102 or 22 566 55 55 (charges apply in accordance with the operator's tariff)
- in person at a PZU Branch;
- in writing, by post or by e-mail;
- via the pzu.pl website.

If you are entitled to a benefit, we will either pay you a cash benefit or pay you a cash benefit and issue a decision granting you entitlement to medical services for the child.
The decision will include the number of the medical helpline.

## HOW CAN YOU USE THE MEDICAL SERVICES?

You may use the medical services once you have received the decision granting you entitlement to medical services for the child. To use the medical services:

call the 24-hour medical helpline (the helpline number will be provided in the decision)

**APPENDIX 3**
**TO THE GENERAL TERMS AND CONDITIONS OF THE SUPPLEMENTARY GROUP INSURANCE AGAINST A CHILD'S HOSPITAL TREATMENT**

| **I. Mental and behavioural disorders classified in accordance with the International Statistical Classification of Diseases and Related Health Problems (ICD-10):** | |
|---|---|
| F00 | Dementia in Alzheimer's disease |
| F01 | Vascular dementia |
| F02 | Dementia in other diseases classified elsewhere |
| F03 | Unspecified dementia |
| F04 | Organic amnesic syndrome, not induced by alcohol or other psychoactive substances |
| F05 | Delirium, not induced by alcohol or other psychoactive substances |
| F06 | Other mental disorders due to brain damage and dysfunction and to physical disease |
| F07 | Personality and behavioural disorders due to brain disease, damage and dysfunction |
| F09 | Unspecified organic or symptomatic mental disorder |
| F10 | Mental and behavioural disorders due to use of alcohol |
| F11 | Mental and behavioural disorders due to use of opioids |
| F12 | Mental and behavioural disorders due to use of cannabinoids |
| F13 | Mental and behavioural disorders due to use of sedatives or hypnotics |
| F14 | Mental and behavioural disorders due to use of cocaine |
| F15 | Mental and behavioural disorders due to use of other stimulants, including caffeine |
| F16 | Mental and behavioural disorders due to use of hallucinogens |
| F17 | Mental and behavioural disorders due to use of tobacco |
| F18 | Mental and behavioural disorders due to use of volatile solvents |
| F19 | Mental and behavioural disorders due to multiple drug use and use of other psychoactive substances |
| F20 | Schizophrenia |
| F21 | Schizotypal disorder |
| F22 | Persistent delusional disorders |
| F23 | Acute and transient psychotic disorders |
| F24 | Induced delusional disorder |
| F25 | Schizoaffective disorders |
| F28 | Other non-organic psychotic disorders |
| F29 | Unspecified non-organic psychosis |
| F30 | Manic episode |
| F31 | Bipolar affective disorder |
| F32 | Depressive episode |
| F33 | Recurrent depressive disorder |
| F34 | Persistent mood [affective] disorders |

| | |
|---|---|
| F38 | Other mood [affective] disorders |
| F39 | Unspecified mood [affective] disorder |
| F40 | Phobic anxiety disorders |
| F41 | Other anxiety disorders |
| F42 | Obsessive-compulsive disorder |
| F43 | Reaction to severe stress, and adjustment disorders |
| F44 | Dissociative [conversion] disorders |
| F45 | Somatoform disorders |
| F48 | Other neurotic disorders |
| F50 | Eating disorders |
| F51 | Non-organic sleep disorders |
| F52 | Sexual dysfunction, not caused by organic disorder or disease |
| F53 | Mental and behavioural disorders associated with the puerperium, not elsewhere classified |
| F54 | Psychological and behavioural factors associated with disorders or diseases classified elsewhere |
| F55 | Abuse of non-dependence-producing substances |
| F59 | Unspecified behavioural syndromes associated with physiological disturbances and physical factors |
| F60 | Specific personality disorders |
| F61 | Mixed and other personality disorders |
| F62 | Enduring personality changes, not attributable to brain damage and disease |
| F63 | Habit and impulse disorders |
| F64 | Gender identity disorders |
| F65 | Disorders of sexual preference |
| F66 | Psychological and behavioural disorders associated with sexual development and orientation |
| F68 | Other disorders of adult personality and behaviour |
| F69 | Unspecified disorder of adult personality and behaviour |
| F70 | Mild mental retardation |
| F71 | Moderate mental retardation |
| F72 | Severe mental retardation |
| F73 | Profound mental retardation |
| F78 | Other mental retardation |
| F79 | Unspecified mental retardation |
| F80 | Specific developmental disorders of speech and language |
| F81 | Specific developmental disorders of scholastic skills |
| F82 | Specific developmental disorder of motor function |
| F83 | Mixed specific developmental disorders |
| F84 | Pervasive developmental disorders |
| F88 | Other disorders of psychological development |

| | |
|---|---|
| F90 | Hyperkinetic disorders |
| F91 | Conduct disorders |
| F92 | Mixed disorders of conduct and emotions |
| F93 | Emotional disorders with onset specific to childhood |
| F94 | Disorders of social functioning with onset specific to childhood and adolescence |
| F95 | Tic disorders |
| F98 | Other behavioural and emotional disorders with onset usually occurring in childhood and adolescence |
| F99 | Unspecified mental disorder |

| II. II. Mental, behavioural or neurodevelopmental disorders classified in accordance with the International Classification of Diseases for Mortality and Morbidity Statistics (ICD-11): | |
|---|---|
| 6A00 | Disorders of intellectual development |
| 6A01 | Developmental speech or language disorders |
| 6A02 | Autism spectrum disorder |
| 6A03 | Developmental learning disorder |
| 6A04 | Developmental motor coordination disorder |
| 6A05 | Attention deficit hyperactivity disorder |
| 6A06 | Stereotyped movement disorder |
| 6A0Y | Other specified neurodevelopmental disorders |
| 6A0Z | Neurodevelopmental disorders, unspecified |
| 6A20 | Schizophrenia |
| 6A21 | Schizophrenia |
| 6A22 | Schizotypal disorder |
| 6A23 | Acute and transient psychotic disorder |
| 6A24 | Delusional disorder |
| 6A25 | Symptomatic manifestations of primary psychotic disorders |
| 6A2Y | Other specified primary psychotic disorder |
| 6A2Z | Schizophrenia or other primary psychotic disorders, unspecified |
| 6A40 | Catatonia associated with another mental disorder |
| 6A41 | Substance-induced or medication-induced catatonia |
| 6A4Z | Catatonia, unspecified |
| 6A60 | Bipolar type I disorder |
| 6A61 | Bipolar type II disorder |
| 6A62 | Cyclothymic disorder |
| 6A6Y | Other specified bipolar or related disorders |
| 6A6Z | Bipolar or related disorders, unspecified |
| 6A70 | Single episode depressive disorder |
| 6A71 | Recurrent depressive disorder |

| | |
|---|---|
| 6A72 | Dysthymic disorder |
| 6A73 | Mixed depressive and anxiety disorder |
| 6A7Y | Other specified depressive disorders |
| 6A7Z | Depressive disorders, unspecified |
| 6A80 | Mood episode symptoms and manifestations in mood disorders |
| 6A8Y | Other specified mood disorders |
| 6A8Z | Mood disorders, unspecified |
| 6B00 | Generalized anxiety disorder |
| 6B01 | Panic disorder |
| 6B02 | Agoraphobia |
| 6B03 | Specific phobia |
| 6B04 | Social anxiety disorder |
| 6B05 | Separation anxiety disorder |
| 6B06 | Selective mutism |
| 6B0Y | Other specified fear-related or anxiety disorders |
| 6B0Z | Fear-related or anxiety disorders, unspecified |
| 6B20 | Obsessive-compulsive disorder |
| 6B21 | Body dysmorphic disorder |
| 6B22 | Olfactory reference disorder |
| 6B23 | Hypochondriasis |
| 6B24 | Hoarding disorder |
| 6B25 | Body-focused repetitive behaviour disorders |
| 6B2Y | Other specified obsessive-compulsive or related disorders |
| 6B2Z | Obsessive-compulsive or related disorders, unspecified |
| 6B40 | Post traumatic stress disorder |
| 6B41 | Complex post traumatic stress disorder |
| 6B42 | Prolonged grief disorder |
| 6B43 | Adjustment disorder |
| 6B44 | Reactive attachment disorder |
| 6B45 | Disinhibited social engagement disorder |
| 6B4Y | Other specified disorders specifically associated with stress |
| 6B4Z | Disorders specifically associated with stress, unspecified |
| 6B60 | Dissociative neurological symptom disorder |
| 6B61 | Dissociative amnesia |
| 6B62 | Trance disorder |
| 6B63 | Trance possession disorder |
| 6B64 | Dissociative identity disorder |

| | |
|---|---|
| 6B65 | Partial dissociative identity disorder |
| 6B66 | Depersonalization-derealization disorder |
| 6B6Y | Other specified dissociative disorders |
| 6B6Z | Dissociative disorders, unspecified |
| 6B80 | Anorexia nervosa |
| 6B81 | Bulimia nervosa |
| 6B82 | Binge eating disorder |
| 6B83 | Avoidant-restrictive food intake disorder |
| 6B84 | Pica |
| 6B85 | Rumination-regurgitation disorder |
| 6B8Y | Other specified feeding or eating disorders |
| 6B8Z | Feeding or eating disorders, unspecified |
| 6C00 | Enuresis |
| 6C01 | Encopresis |
| 6C0Z | Elimination disorders, unspecified |
| 6C20 | Bodily distress disorder |
| 6C21 | Body integrity dysphoria |
| 6C2Y | Other specified bodily distress or bodily experience disorders |
| 6C2Z | Bodily distress or bodily experience disorders, unspecified |
| 6C40 | Disorders due to use of alcohol |
| 6C41 | Disorders due to use of cannabis |
| 6C42 | Disorders due to use of synthetic cannabinoids |
| 6C43 | Disorders due to use of opioids |
| 6C44 | Disorders due to use of sedatives, hypnotics or anxiolytics |
| 6C45 | Disorders due to use of cocaine |
| 6C46 | Disorders due to use of stimulants, including amphetamine, methamphetamine or methcathinone |
| 6C47 | Disorders due to use of synthetic cathinones |
| 6C48 | Disorders due to use of caffeine |
| 6C49 | Disorders due to use of hallucinogens |
| 6C4A | Disorders due to use of nicotine |
| 6C4B | Disorders due to use of volatile inhalants |
| 6C4C | Disorders due to use of MDMA or related drugs, including MDA |
| 6C4D | Disorders due to use of dissociative drugs, including ketamine and phencyclidine (PCP) |
| 6C4E | Disorders due to use of other specified psychoactive substances, including medications |
| 6C4F | Disorders due to use of multiple specified psychoactive substances, including medications |
| 6C4G | Disorders due to use of unknown or unspecified psychoactive substances |
| 6C4H | Disorders due to use of non-psychoactive substances |

| | |
|---|---|
| 6C4Y | Other specified disorders due to substance use |
| 6C4Z | Disorders due to substance use, unspecified |
| 6C50 | Gambling disorder |
| 6C51 | Gaming disorder |
| 6C5Y | Other specified disorders due to addictive behaviours |
| 6C5Z | Disorders due to addictive behaviours, unspecified |
| 6C70 | Pyromania |
| 6C71 | Kleptomania |
| 6C72 | Compulsive sexual behaviour disorder |
| 6C73 | Intermittent explosive disorder |
| 6C7Y | Other specified impulse control disorders |
| 6C7Z | Impulse control disorders, unspecified |
| 6C90 | Oppositional defiant disorder |
| 6C91 | Conduct-dissocial disorder |
| 6C9Y | Other specified disruptive or dissocial behaviour disorders |
| 6C9Z | Disruptive or dissocial behaviour disorders, unspecified |
| 6D10 | Personality disorder |
| 6D11 | Personality difficulty |
| 6D30 | Exhibitionistic disorder |
| 6D31 | Voyeuristic disorder |
| 6D32 | Paedophilic disorder |
| 6D33 | Coercive sexual sadism disorder |
| 6D34 | Frotteuristic disorder |
| 6D35 | Other paraphilic disorder involving non-consenting individuals |
| 6D36 | Paraphilic disorder involving solitary behaviour or consenting individuals |
| 6D3Z | Paraphilic disorders, unspecified |
| 6D50 | Factitious disorder imposed on self |
| 6D51 | Factitious disorder imposed on another |
| 6D5Z | Factitious disorders, unspecified |
| 6D70 | Delirium |
| 6D71 | Mild neurocognitive disorder |
| 6D72 | Amnestic disorder |
| 6D80 | Dementia due to Alzheimer's disease |
| 6D81 | Dementia due to cerebrovascular disease |
| 6D82 | Dementia due to Lewy body disease |
| 6D83 | Frontotemporal dementia |
| 6D84 | Dementia due to psychoactive substances, including medications |

| | |
|---|---|
| 6D85 | Dementia due to diseases classified elsewhere |
| 6D86 | Behavioural or psychological disturbances in dementia |
| 6D8Y | Dementia due to other specified cause |
| 6D8Z | Dementia due to unknown or unspecified cause |
| 6E0Y | Other specified neurocognitive disorders |
| 6E0Z | Neurocognitive disorders, unspecified |
| 6E20 | Mental or behavioural disorders associated with pregnancy, childbirth or the puerperium, without psychotic symptoms |
| 6E21 | Mental or behavioural disorders associated with pregnancy, childbirth or the puerperium, with psychotic symptoms |
| 6E2Z | Mental or behavioural disorders associated with pregnancy, childbirth or the puerperium, unspecified |
| 6E40 | Psychological or behavioural factors affecting disorders or diseases classified elsewhere |
| 6E60 | Secondary neurodevelopmental syndrome |
| 6E61 | Secondary psychotic syndrome |
| 6E62 | Secondary mood syndrome |
| 6E63 | Secondary anxiety syndrome |
| 6E64 | Secondary obsessive-compulsive or related syndrome |
| 6E65 | Secondary dissociative syndrome |
| 6E66 | Secondary impulse control syndrome |
| 6E67 | Secondary neurocognitive syndrome |
| 6E68 | Secondary personality change |
| 6E69 | Secondary catatonia syndrome |
| 6E6Y | Other specified secondary mental or behavioural syndrome |
| 6E6Z | Secondary mental or behavioural syndrome, unspecified |
| 6E8Y | Other specified mental, behavioural or neurodevelopmental disorders |
| 6E8Z | Mental, behavioural or neurodevelopmental disorders, unspecified |

**III. Congenital malformations classified in accordance with the International Statistical Classification of Diseases and Related Health Problems (ICD-10):**

| | |
|---|---|
| Q00 | Anencephaly and similar malformations |
| Q01 | Encephalocele |
| Q02 | Microcephaly |
| Q03 | Congenital hydrocephalus |
| Q04 | Other congenital malformations of brain |
| Q05 | Spina bifida |
| Q06 | Other congenital malformations of spinal cord |
| Q07 | Other congenital malformations of nervous system |
| Q10 | Congenital malformations of eyelid, lacrimal apparatus and orbit |
| Q11 | Anophthalmos, microphthalmos and macrophthalmos |
| Q12 | Congenital lens malformations |

| | |
|---|---|
| Q13 | Congenital malformations of anterior segment of eye |
| Q14 | Congenital malformations of posterior segment of eye |
| Q15 | Other congenital malformations of eye |
| Q16 | Congenital malformations of ear causing impairment of hearing |
| Q17 | Other congenital malformations of ear |
| Q18 | Other congenital malformations of face and neck |
| Q20 | Congenital malformations of cardiac chambers and connections |
| Q21 | Congenital malformations of cardiac septa |
| Q22 | Congenital malformations of pulmonary and tricuspid valves |
| Q23 | Congenital malformations of aortic and mitral valves |
| Q24 | Other congenital malformations of heart |
| Q25 | Congenital malformations of great arteries |
| Q26 | Congenital malformations of great veins |
| Q27 | Other congenital malformations of peripheral vascular system |
| Q28 | Other congenital malformations of circulatory system |
| Q30 | Congenital malformations of nose |
| Q31 | Congenital malformations of larynx |
| Q32 | Congenital malformations of trachea and bronchus |
| Q33 | Congenital malformations of lung |
| Q34 | Other congenital malformations of respiratory system |
| Q35 | Cleft palate |
| Q36 | Cleft lip |
| Q37 | Cleft palate with cleft lip |
| Q38 | Other congenital malformations of tongue, mouth and pharynx |
| Q39 | Congenital malformations of oesophagus |
| Q40 | Other congenital malformations of upper alimentary tract |
| Q41 | Congenital absence, atresia and stenosis of small intestine |
| Q42 | Congenital absence, atresia and stenosis of large intestine |
| Q43 | Other congenital malformations of intestine |
| Q44 | Congenital malformations of gallbladder, bile ducts and liver |
| Q45 | Other congenital malformations of digestive system |
| Q50 | Congenital malformations of ovaries, fallopian tubes and broad ligaments |
| Q51 | Congenital malformations of uterus and cervix |
| Q52 | Other congenital malformations of female genital organs |
| Q53 | Undescended testicle |
| Q54 | Hypospadias |
| Q55 | Other congenital malformations of male genital organs |

| | |
|---|---|
| Q56 | Indeterminate sex and pseudohermaphroditism |
| Q60 | Renal agenesis and other reduction defects of kidney |
| Q61 | Cystic kidney disease |
| Q62 | Congenital obstructive defects of renal pelvis and congenital malformations of ureter |
| Q63 | Other congenital malformations of kidney |
| Q64 | Other congenital malformations of urinary system |
| Q65 | Congenital deformities of hip |
| Q66 | Congenital deformities of feet |
| Q67 | Congenital musculoskeletal deformities of skull, face, spine and chest |
| Q68 | Other congenital musculoskeletal deformities |
| Q69 | Polydactyly |
| Q70 | Syndactyly |
| Q71 | Reduction defects of upper limb |
| Q72 | Reduction defects of lower limb |
| Q73 | Reduction defect of unspecified limb |
| Q74 | Other congenital malformations of limb(s) |
| Q75 | Other congenital malformations of skull and face bones |
| Q76 | Congenital malformations of spine and bony thorax |
| Q77 | Osteochondrodysplasia with defects of growth of tubular bones and spine |
| Q78 | Other osteochondrodysplasias |
| Q79 | Other congenital malformations of musculoskeletal system, not elsewhere classified |
| Q80 | Congenital ichthyosis |
| Q81 | Epidermolysis bullosa |
| Q82 | Other congenital malformations of skin |
| Q83 | Congenital malformations of breast |
| Q84 | Other congenital malformations of integument |
| Q85 | Phakomatoses, not elsewhere classified |
| Q86 | Congenital malformation syndromes due to known exogenous causes, not elsewhere classified |
| Q87 | Other specified congenital malformation syndromes affecting multiple systems |
| Q89 | Other congenital malformations, not elsewhere classified |
| Q90 | Down syndrome |
| Q91 | Edwards syndrome and Patau syndrome |
| Q92 | Other trisomies and partial trisomies of autosomes, not elsewhere classified |
| Q93 | Monosomies and deletions from the autosomes, not elsewhere classified |
| Q95 | Balanced rearrangements and structural markers, not elsewhere classified |
| Q96 | Turner's syndrome |
| Q97 | Other sex chromosome abnormalities, female phenotype, not elsewhere classified |

| | |
|---|---|
| Q98 | Other sex chromosome abnormalities, male phenotype, not elsewhere classified |
| Q99 | Other chromosome abnormalities, not elsewhere classified |

**IV. Congenital malformations classified in accordance with the International Classification of Diseases for Mortality and Morbidity Statistics (ICD-11):**

| | |
|---|---|
| LA00 | Anencephaly or similar malformations |
| LA01 | Encephalocele |
| LA02 | Spina bifida |
| LA03 | Arnold-Chiari malformation, type II |
| LA04 | Congenital hydrocephalus |
| LA05 | Structural developmental anomalies of the brain |
| LA06 | Structural developmental anomalies of the cerebellum |
| LA07 | Structural developmental anomalies of the neural tube, spinal cord or vertebral column |
| LA0Y | Other specified structural developmental anomalies of the nervous system |
| LA0Z | Structural developmental anomalies of the nervous system, unspecified |
| LA10 | Structural developmental anomalies of the eyeball |
| LA11 | Structural developmental anomalies of the anterior segment of the eye |
| LA12 | Structural developmental anomalies of the lens or zonule (ciliary zonule) |
| LA13 | Structural developmental anomalies of the posterior segment of the eye |
| LA14 | Structural developmental anomalies of the eyelid, lacrimal apparatus or orbit |
| LA1Y | Other specified structural developmental anomalies of the eye, eyelid or lacrimal apparatus |
| LA1Z | Structural developmental anomalies of the eye, eyelid or lacrimal apparatus, unspecified |
| LA20 | Structural anomaly of the Eustachian tube |
| LA21 | Minor anomalies of the pinna |
| LA22 | Structural developmental anomalies of the ear causing hearing impairment |
| LA23 | Synotia |
| LA24 | Accessory auricle |
| LA2Y | Other specified structural developmental anomalies of the ear |
| LA2Z | Structural developmental anomalies of the ear, unspecified |
| LA30 | Structural developmental anomalies of teeth and periodontal tissues |
| LA31 | Structural developmental anomalies of the mouth or tongue |
| LA40 | Cleft lip |
| LA41 | Cleft lip and alveolus |
| LA42 | Cleft palate |
| LA4Y | Other specified clefts of the lip, alveolus or palate |
| LA4Z | Clefts of the lip, alveolus or palate, unspecified |
| LA50 | Congenital velopharyngeal insufficiency |

| | |
|---|---|
| LA51 | Facial clefts |
| LA52 | Facial asymmetry |
| LA53 | Macrostomia |
| LA54 | Microstomia |
| LA55 | Compressed face |
| LA56 | Pierre Robin sequence |
| LA5Y | Other specified structural developmental anomalies of the face, mouth or teeth |
| LA5Z | Structural developmental anomalies of the face, mouth or teeth, unspecified |
| LA60 | Webbed neck |
| LA61 | Congenital sternomastoid tumour |
| LA62 | Congenital torticollis |
| LA6Y | Other specified structural developmental anomalies of the neck |
| LA6Z | Structural developmental anomalies of the neck, unspecified |
| LA70 | Structural developmental anomalies of the nose or nasal cavity |
| LA71 | Structural developmental anomalies of the larynx |
| LA72 | Laryngotracheoesophageal cleft |
| LA73 | Structural developmental anomalies of the trachea |
| LA74 | Structural developmental anomalies of the bronchi |
| LA75 | Structural developmental anomalies of the lungs |
| LA76 | Structural developmental anomalies of the pleura |
| LA77 | Congenital mediastinal cyst |
| LA7Y | Other specified structural developmental anomalies of the respiratory system |
| LA7Z | Structural developmental anomalies of the respiratory system, unspecified |
| LA80 | Abnormal position or orientation of the heart |
| LA81 | Abnormal ventricular relationships |
| LA82 | Complete situs inversus |
| LA83 | Right isomerism |
| LA84 | Left isomerism |
| LA85 | Congenital malformation of the atrioventricular or ventriculoarterial connection |
| LA86 | Congenital anomaly of the systemic vein |
| LA87 | Congenital malformation of the atrioventricular valve or atrioventricular septum |
| LA88 | Congenital malformation of the ventricle or ventricular septum |
| LA89 | Functionally univentricular heart |
| LA8A | Congenital malformation of the ventriculoarterial valve or adjacent regions |
| LA8B | Congenital malformation of the great arteries, including the arterial duct |
| LA8C | Congenital malformation of the coronary artery |
| LA8D | Congenital malformation of the pericardium |

| | |
|---|---|
| LA8E | Congenital anomaly of the atrial septum |
| LA8F | Congenital malformation of the right atrium |
| LA8G | Congenital malformation of the left atrium |
| LA8Y | Other specified structural developmental anomaly of the heart or great vessels |
| LA8Z | Structural developmental anomaly of the heart or great vessels, unspecified |
| LA90 | Structural developmental anomalies of the peripheral vascular system |
| LA9Y | Other specified structural developmental anomalies of the circulatory system |
| LA9Z | Structural developmental anomalies of the circulatory system, unspecified |
| LB00 | Structural developmental anomalies of the diaphragm |
| LB01 | Omphalocele |
| LB02 | Gastroschisis |
| LB03 | Structural developmental anomalies of the umbilical cord |
| LB0Y | Other specified structural developmental anomalies of the diaphragm, abdominal wall or umbilical cord |
| LB0Z | Structural developmental anomalies of the diaphragm, abdominal wall or umbilical cord, unspecified |
| LB10 | Structural developmental anomalies of the salivary glands or salivary ducts |
| LB11 | Congenital pharyngeal diverticulum |
| LB12 | Structural developmental anomalies of the oesophagus |
| LB13 | Structural developmental anomalies of the stomach |
| LB14 | Structural developmental anomalies of the duodenum |
| LB15 | Structural developmental anomalies of the small intestine |
| LB16 | Structural developmental anomalies of the large intestine |
| LB17 | Structural developmental anomalies of the anal canal |
| LB18 | Congenital anomalies of intestinal fixation |
| LB1Y | Other specified structural developmental anomalies of the gastrointestinal tract |
| LB1Z | Structural developmental anomalies of the gastrointestinal tract, unspecified |
| LB20 | Structural developmental anomalies of the gallbladder, biliary tract or liver |
| LB21 | Structural developmental anomalies of the pancreas |
| LB22 | Structural developmental anomalies of the spleen |
| LB2Y | Other specified structural developmental anomalies of the liver, biliary tract, pancreas or spleen |
| LB2Z | Structural developmental anomalies of the liver, biliary tract, pancreas or spleen, unspecified |
| LB30 | Structural developmental anomalies of the kidneys |
| LB31 | Structural developmental anomalies of the urinary tract |
| LB3Y | Other specified structural developmental anomalies of the urinary system |
| LB3Z | Structural developmental anomalies of the urinary system, unspecified |
| LB40 | Structural developmental anomalies of the vulva |
| LB41 | Structural developmental anomalies of the clitoris |
| LB42 | Structural developmental anomalies of the vagina |

| | |
|---|---|
| LB43 | Structural developmental anomalies of the cervix |
| LB44 | Structural developmental anomalies of the uterus, except the cervix |
| LB45 | Structural developmental anomalies of the ovaries, fallopian tubes or broad ligaments |
| LB4Y | Other specified structural developmental anomalies of the female reproductive system |
| LB4Z | Structural developmental anomalies of the female reproductive system, unspecified |
| LB50 | Micropenis or agenesis of the penis |
| LB51 | Anorchia or microorchidism |
| LB52 | Cryptorchidism |
| LB53 | Hypospadias |
| LB54 | Congenital chordee |
| LB55 | Epispadias |
| LB56 | Bifid scrotum |
| LB57 | Agenesis of the vas deferens |
| LB58 | Polyorchidism |
| LB59 | Hypoplasia of the testis or scrotum |
| LB5Y | Other specified structural developmental anomalies of the male reproductive system |
| LB5Z | Structural developmental anomalies of the male reproductive system, unspecified |
| LB60 | Amazia |
| LB61 | Athelia |
| LB62 | Accessory breasts |
| LB63 | Accessory nipple |
| LB6Y | Other specified structural developmental anomalies of the breast |
| LB6Z | Structural developmental anomalies of the breast, unspecified |
| LB70 | Structural developmental anomalies of the skull |
| LB71 | Structural developmental anomalies of the facial bones |
| LB72 | Structural developmental anomalies of the shoulder girdle |
| LB73 | Structural developmental anomalies of the spine or thoracic bones |
| LB74 | Structural developmental anomalies of the pelvic girdle |
| LB75 | Brachydactyly |
| LB76 | Triphalangeal thumb |
| LB77 | Hyperphalangy |
| LB78 | Polydactyly |
| LB79 | Syndactyly |
| LB80 | Congenital deformities of fingers |
| LB81 | Congenital deformities of toes |
| LB8Z | Congenital deformities of fingers and toes, unspecified |
| LB90 | Joint formation defects |

| | |
|---|---|
| LB91 | Congenital dislocation of shoulder |
| LB92 | Congenital dislocation of elbow |
| LB93 | Congenital dislocation of knee |
| LB94 | Congenital dislocation of patella |
| LB95 | Agenesis or hypoplasia of patella |
| LB96 | Congenital bowing of long bones |
| LB97 | Limb overgrowth |
| LB98 | Congenital deformities of feet |
| LB99 | Congenital reduction defects of upper limb |
| LB9A | Congenital reduction defects of lower limb |
| LB9B | Congenital reduction defects of upper and lower limbs |
| LB9Y | Other specified structural developmental anomalies of the skeleton |
| LB9Z | Structural developmental anomalies of the skeleton, unspecified |
| LC00 | Keratinocytic epidermal naevus |
| LC01 | Nevus sebaceus |
| LC02 | Complex epidermal naevus |
| LC0Y | Other specified epidermal and epidermal appendage nevi |
| LC10 | Cutaneous melanocytosis |
| LC1Y | Developmental anomalies of skin pigmentation |
| LC20 | Connective tissue naevus |
| LC2Y | Other specified connective tissue naevus of the skin |
| LC30 | Developmental anomalies of hair or hair growth |
| LC31 | Developmental anomalies of the nail apparatus |
| LC40 | Dermoid cyst |
| LC50 | Capillary malformations of the skin |
| LC51 | Venous malformations of the skin |
| LC52 | Combined vascular malformations of the skin |
| LC5Y | Other specified vascular malformations of the skin |
| LC5Z | Vascular malformations of the skin, unspecified |
| LC60 | Congenital absence of skin |
| LC7Y | Other specified structural developmental anomalies of the skin |
| LC7Z | Structural developmental anomalies of the skin, unspecified |
| LC80 | Congenital adrenal hypoplasia |
| LC8Y | Other specified structural developmental anomalies of the adrenal glands |
| LC8Z | Structural developmental anomalies of the adrenal glands, unspecified |
| LD0Y | Other specified structural developmental anomalies affecting mainly one body system |
| LD0Z | Structural developmental anomalies affecting mainly one body system, unspecified |

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| LD20 | Syndromes with central nervous system anomalies as a major feature |
| LD21 | Syndromes with developmental anomalies of the eye as a major feature |
| LD22 | Syndromes with dental anomalies as a major feature |
| LD23 | Syndromes with vascular anomalies as a major feature |
| LD24 | Syndromes with skeletal anomalies as a major feature |
| LD25 | Syndromes with facial or limb anomalies as a major feature |
| LD26 | Syndromes with limb anomalies as a major feature |
| LD27 | Syndromes with skin or mucosal anomalies as a major feature |
| LD28 | Syndromes with connective tissue involvement as a major feature |
| LD29 | Syndromes with obesity as a major feature |
| LD2A | Disorders of sex development |
| LD2B | Progeroid syndromes |
| LD2C | Overgrowth syndromes |
| LD2D | Phakomatoses or hamartoneoplastic syndromes |
| LD2E | Syndromes with structural anomalies due to inborn errors of metabolism |
| LD2F | Syndromes with multiple structural anomalies without predominant involvement of a single body system |
| LD2G | Conjoined twins |
| LD2H | Genetic syndromic deafness |
| LD2Y | Other specified multiple congenital anomalies or syndromes |
| LD2Z | Multiple congenital anomalies or syndromes, unspecified |
| LD40 | Complete autosomal trisomies |
| LD41 | Partial autosomal duplications |
| LD42 | Polyploidies |
| LD43 | Complete autosomal monosomies |
| LD44 | Autosomal deletions |
| LD45 | Uniparental disomies |
| LD46 | Genomic imprinting disorders |
| LD47 | Balanced rearrangements or structural rearrangements |
| LD50 | Numerical abnormalities of the X chromosome |
| LD51 | Structural abnormalities of the X chromosome, excluding Turner syndrome |
| LD52 | Numerical abnormalities of the Y chromosome |
| LD53 | Structural abnormalities of the Y chromosome |
| LD54 | Male with sex chromosome mosaicism |
| LD55 | Fragile X syndrome |
| LD56 | 46,XX/46,XY chimerism |
| LD5Y | Other specified sex chromosome abnormalities |
| LD5Z | Sex chromosome abnormalities, unspecified |

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| LD7Y | Other specified chromosomal abnormalities, excluding gene mutations |
| LD7Z | Chromosomal abnormalities, excluding gene mutations, unspecified |
| LD90 | Diseases with intellectual developmental disorder as a major clinical feature |
| LD9Y | Other specified developmental anomalies |
| LD9Z | Developmental anomalies, unspecified |