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

Insurance Product Information Document

SUPPLEMENTARY GROUP INSURANCE AGAINST A CHILD'S HOSPITAL TREATMENT PLUS

Terms and Conditions Code: DPGP56

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 Plus, Terms and Conditions Code: DPGP56 (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

The scope of the Supplementary Insurance covers, depending on the option selected by the Policyholder, the following insured events occurring during the period of insurance:
- the child's hospital treatment resulting from:
  - an accident,
  - a traffic accident;
- the child's stay in an intensive care unit;
- convalescence, provided that the child's hospital treatment lasted for at least 14 days,

provided that we have paid a benefit for the child's hospital treatment under the Supplementary Group Insurance Against a Child's Hospital Treatment;
- the child's stay in a psychiatric ward;
- the child's stay in a rehabilitation ward;
- the child's stay in a sanatorium.

PRODUCT FEATURES – THE MAIN FEATURES OF OUR INSURANCE

Depending on the scope of cover under the insurance contract:
1. We shall pay a benefit equal to the percentage of the Sum Insured specified in the policy and in the individual certificate of insurance for each day of the child's hospital treatment resulting from an accident (provided that the hospital treatment lasted continuously for at least 4 days), for the first 14 days of such hospital treatment, provided that the hospital treatment commenced no later than 12 months after the date of the accident.
2. We shall pay a benefit equal to the percentage of the Sum Insured specified in the policy and in the individual certificate of insurance for each day of the child's hospital treatment resulting from a traffic accident (provided that the hospital treatment lasted continuously for at least 4 days), for the first 14 days of such hospital treatment, provided that the hospital treatment commenced no later than 12 months after the date of the traffic accident.
3. If the child stays in an intensive care unit, we shall pay a one-off benefit equal to the percentage of the Sum Insured specified in the policy and in the individual certificate of insurance.
4. In the event of convalescence, we shall pay a one-off benefit equal to the percentage of the Sum Insured specified in the policy and in the individual certificate of insurance.
5. We shall pay a benefit equal to the percentage of the Sum Insured specified in the policy and in the individual certificate of insurance for each day of the child's stay in a psychiatric ward (provided that the stay in the psychiatric ward lasted continuously for at least 4 days).
6. We shall pay a benefit equal to the percentage of the Sum Insured specified in the policy and in the individual certificate of insurance for each day of the child's stay in a rehabilitation ward (provided that the stay in the rehabilitation ward lasted continuously for at least 4 days). Our cover includes the child's stay in a rehabilitation ward due to an illness or an accident, provided that such stay commenced no later than 12 months after the end of the child's hospital stay for which we paid a benefit under the Supplementary Group Insurance against a Child's Hospital Treatment, and that it was related, as applicable, to the same illness or the same accident..

Powszechny Zakład Ubezpieczeń na Życie Spółka Akcyjna, District Court for the Capital City of Warsaw, 13th Commercial Division, KRS [National Court Register Number] 30211, NIP [Tax Identification Number] 527-020-60-56, share capital: PLN 295,000,000.00 paid in full, Rondo Ignacego Daszyńskiego 4, 00-843 Warsaw, pzu.pl, helpline: 801 102 102 (charge according to the operator’s tariff)

7. We shall pay a one-off benefit equal to the percentage of the Sum Insured specified in the policy and in the individual certificate of insurance if the child stays in a sanatorium (provided that the stay in the sanatorium lasted continuously for at least 7 days). Our cover includes a child's stay in a sanatorium due to illness or an accident, based on a referral issued no later than 12 months after the end of the child's hospital treatment
for which we paid a benefit under the Supplementary Group Insurance Against a Child's Hospital Treatment,
and which was related, respectively, to the same illness or the same accident. A health resort hospital shall also be deemed to be a sanatorium.

During each 12-month period between policy anniversaries, we shall pay a maximum of:
- for 365 days of the child's hospital treatment;
- for 30 days of the child's stay in a psychiatric ward;
- for 30 days of the child's stay in a rehabilitation ward;
- one benefit for the child's stay in a sanatorium.

The amount of the benefit is determined on the basis of the Sum Insured applicable, respectively, on the date of the child's hospital treatment, the date on which the child's stay in an intensive care unit commenced, the date on which convalescence commenced, the date of the child's stay in a psychiatric ward, the date of the child's stay in a rehabilitation ward, or the date on which the child's stay in a sanatorium commenced.

The supplementary insurance may be taken out either at the same time as the principal insurance policy – PZU Na Życie Plus Group Insurance – or during its term, provided that the Supplementary Group Insurance Against a Child's Hospital Treatment is entered into simultaneously or is already in force with the Policyholder.

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 both the Principal Insurance and the Supplementary Group Insurance Against a Child's Hospital Treatment.

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 cover applies to:
- the child's hospital treatment, stay in an intensive care unit, psychiatric ward or rehabilitation ward anywhere in the world;
- the child's stay in a sanatorium located in a health resort locality 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 will commence only if cover under both the Principal Insurance and the Supplementary Group Insurance Against a Child's Hospital Treatment is in force.

Insurance cover under the supplementary insurance shall terminate:
- on the date cover under the Principal Insurance or the Supplementary Group Insurance Against a Child's Hospital Treatment ends;
- 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 Plus, Terms and Conditions Code DPGP56 (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 Clauses 4–14 Clauses 24–26 Clause 48 Clauses 49–53 Clause 54
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 Clauses 15–19 Clause 20 Clauses 21–23 Clauses 45–46 Clause 47 Clause 54

Further information about the insurance is available:

at pzu.pl

or by calling our helpline on 801 102 102
(charge according to the operator's tariff)

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

Terms and Conditions Code: DPGP56

The Management Board of PZU Życie SA adopted these General Terms and Conditions of the Supplementary Group Insurance against a Child's Hospital Treatment Plus 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) **Supplementary Group Insurance against a Child's Hospital Treatment** – the supplementary insurance against a child's hospital treatment specified by PZU Życie SA in the insurance contract;
2) **Child** – a child who, on the date of the occurrence of the insured event referred to in Clause 4, had attained the age of 3 months but had not yet reached the age of 18 or, if attending school, had not yet reached the age of 25. They 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) **Intensive care unit** – a hospital ward established within the hospital structure for the treatment of patients requiring intensive care and equipped with facilities enabling continuous monitoring of vital functions or the replacement of failing organs or organ systems, while ensuring the continuous and direct supervision of a physician and a nurse. An intensive care room established within a hospital ward for the treatment of patients requiring intensive care, equipped with facilities enabling continuous monitoring of vital functions or the replacement of failing organs or organ systems, and ensuring the continuous and direct supervision of a physician and a nurse, shall also be deemed to be an intensive care unit;
4) **Rehabilitation ward** – a ward established within the hospital structure for the provision of medical rehabilitation services;
5) **Cover Period** – the period during which we are liable to the Insured Person under the supplementary insurance;
6) **Stay in an intensive care unit** – the child's stay in an intensive care unit lasting continuously for at least 24 hours;
7) **Stay in a psychiatric ward** – the child's inpatient stay in a psychiatric ward established within the hospital structure, lasting continuously for at least 4 days. Our cover applies exclusively to the child's stay in a psychiatric ward for the purpose of receiving healthcare services in connection with the diagnosis of:
   a) mental and behavioural disorders classified in accordance with the International Statistical Classification of Diseases and Related Health Problems ICD-10 (codes F00–F99), excluding mental and behavioural disorders due to psychoactive substance use (codes F10–F19); or
   b) mental, behavioural or neurodevelopmental disorders classified in accordance with the International Classification of Diseases for Mortality and Morbidity Statistics ICD-11 (codes 6A00–6E8Z), excluding disorders due to substance use or addictive behaviours (codes 6C40–6C5Z).

   The above disorders are listed in the Appendix to these GTC;
8) **Stay in a rehabilitation ward** – the child's inpatient stay in a rehabilitation ward lasting continuously for at least 4 days. Our cover applies exclusively to the child's stay in a rehabilitation ward due to an illness or an accident, provided that such stay commenced no later than 12 months after the end of the child's hospital stay for which we paid a benefit under the Supplementary Group Insurance against a Child's Hospital Treatment, and that it was related, as applicable, to the same illness or the same accident..
9) **Stay in a sanatorium** – the child's inpatient stay in a sanatorium lasting continuously for at least 7 days. Our cover applies exclusively to the child's stay in a sanatorium due to illness or an accident, based on a referral issued no later than 12 months after the end of the child's hospital treatment for which we paid a benefit under the Supplementary Group Insurance Against a Child's Hospital Treatment, and which was related, respectively, to the same illness or the same accident;
10) **Convalescence** – the period immediately following hospital treatment intended to enable the child to recover;

11) **Sanatorium** – a health resort treatment facility located in a health resort locality in Poland that provides medical rehabilitation services and ensures medical care together with 24-hour nursing care. A health resort hospital shall also be deemed to be a sanatorium;
12) **Vessel** – a passenger or cargo seagoing vessel or inland waterway vessel powered by an engine or sails; warships are not regarded as vessels;
13) **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;
14) **Supplementary Insurance** – the insurance contract to which these GTC apply;
15) **Principal Insurance** – the PZU Na Życie Plus Group Insurance contract under which the Policyholder may take out the Supplementary Insurance;
16) **Traffic accident** – only such a traffic accident that constitutes an accident caused by:
    a) the movement of a vehicle on a public road (a vehicle also includes a tram), provided that the child participated in the traffic as a road user (within the meaning of the Road Traffic Act);
    b) the movement of a railway vehicle hauled by a traction vehicle (a self-propelled vehicle) or the movement of a metro train, provided that the child was a passenger or a member of the crew of that vehicle. A traffic accident does not include an accident involving internal industrial rail transport or cable and funicular transport;
    c) the movement of a passenger aircraft operated by a licensed airline, provided that the child was a passenger or a member of the crew, where the aircraft:
        - was damaged or destroyed; or
        - disappeared or is located in a place inaccessible to it;
    d) the movement of a vessel, provided that the child was a passenger or a member of the crew, where the vessel:
        - sank or was damaged; or
        - disappeared or is located in a place inaccessible to it.

2. Other terms used in these GTC are defined in the General Terms and Conditions of the Principal Insurance and the Supplementary Group Insurance against a Child's Hospital Treatment. Such terms 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, the child's stay in an intensive care unit, the child's convalescence, the child's stay in a psychiatric ward, the child's stay in a rehabilitation ward, or the child's stay in a sanatorium.

SCOPE OF COVER AND BENEFIT AMOUNT
– – the events for which we will pay a benefit and the amount payable

4. The scope of the Supplementary Insurance covers, depending on the option selected by the Policyholder, the following insured events occurring in the life of the Insured Person during the period of insurance:
1) the child's hospital treatment resulting from:
    a) an accident,
    b) a traffic accident;
2) the child's stay in an intensive care unit;
3) convalescence, provided that the child's hospital treatment lasted for at least 14 days,

provided that we have paid a benefit for the child's hospital treatment under the Supplementary Group Insurance Against a Child's Hospital Treatment;

4) the child's stay in a psychiatric ward;
5) the child's stay in a rehabilitation ward;
6) the child's stay in a sanatorium.

5. Our cover applies to the child's hospital treatment, stay in an intensive care unit, psychiatric ward or rehabilitation ward anywhere in the world.

6. The scope of the Supplementary Insurance is confirmed in the policy and in the individual certificate of insurance.

7. We shall pay a benefit equal to the percentage of the Sum Insured specified in the policy and in the individual certificate of insurance for each day of the child's hospital stay resulting from an accident, during the first 14 days of such hospital stay, provided that the hospital stay commenced no later than 12 months after the date of the accident.

8. We shall pay a benefit equal to the percentage of the Sum Insured specified in the policy and in the individual certificate of insurance for each day of the child's hospital stay resulting from a traffic accident, during the first 14 days of such hospital stay, provided that the hospital stay commenced no later than 12 months after the date of the traffic accident.

9. If the child stays in an intensive care unit, we shall pay a one-off benefit equal to the percentage of the Sum Insured specified in the policy and in the individual certificate of insurance.

10. In the event of convalescence, we shall pay a one-off benefit equal to the percentage of the Sum Insured specified in the policy and in the individual certificate of insurance.

11. We shall pay a benefit equal to the percentage of the Sum Insured specified in the policy and in the individual certificate of insurance for each day of the child's stay in a psychiatric ward.

12. We shall pay a benefit equal to the percentage of the Sum Insured specified in the policy and in the individual certificate of insurance for each day of the child's stay in a rehabilitation ward.

13. If the child stays in a sanatorium, we shall pay a one-off benefit equal to the percentage of the Sum Insured specified in the policy and in the individual certificate of insurance.
14. The amount of the benefit is determined on the basis of the Sum Insured applicable, respectively, on the date of the child's hospital treatment, the date on which the child's stay in an intensive care unit commenced, the date on which convalescence commenced, the date of the child's stay in a psychiatric ward, the date of the child's stay in a rehabilitation ward, or the date on which the child's stay in a sanatorium commenced.

EXCLUSIONS OF COVER

– the circumstances in which no benefit will be payable

15. 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 in accordance with the International Statistical Classification of Diseases and Related Health Problems, ICD-10, under codes Q00 to Q99, or ICD-11, under codes LA00 to LD9Z, as set out in the Appendix to these GTC.
16. We shall not be liable for the child's hospital stay, stay in an intensive care unit, stay in a rehabilitation ward, stay in a psychiatric ward or stay in a sanatorium if such stay commenced before the beginning of the period of insurance, or for the child's hospital stay, stay in an intensive care unit, stay in a rehabilitation ward, stay in a psychiatric ward or stay in a sanatorium 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 under the influence of alcohol, within the meaning of the Act on Upbringing in Sobriety and Counteracting Alcoholism, or had used 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 Clause 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 on Counteracting Drug Addiction, or as a result of 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. If the scope of the Supplementary Insurance includes the child's stay in a psychiatric ward, this exclusion shall not apply to the child's stay in a psychiatric ward;
    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. If the scope of the Supplementary Insurance includes the child's stay in a rehabilitation ward or the child's stay in a sanatorium, this exclusion shall not apply, respectively, to the child's stay in a rehabilitation ward or the child's stay in a sanatorium;
    15) as a result of an accident where the child was participating in any of the following sports: motor sports, powerboating, air sports, rock climbing or mountaineering (meaning any climbing undertaken at an altitude exceeding 2,000 metres above sea level), speleology, diving with specialist breathing equipment (excluding snorkelling), diving, or bungee jumping, provided that any of these circumstances contributed to the occurrence of the accident.
17. 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. If the scope of the Supplementary Insurance includes the child's stay in a sanatorium, this exclusion shall not apply to the child's stay in a sanatorium;
    3) in rehabilitation centres;
    4) in rehabilitation hospitals or rehabilitation wards. If the scope of the Supplementary Insurance includes the child's stay in a rehabilitation ward, this exclusion shall not apply to the child's stay in a rehabilitation ward;
    5) in day-care wards;
    6) in healthcare facilities that are not intended to provide inpatient hospital treatment.

18. No benefit shall be payable for full days during which the child was on authorised leave during the hospital stay (including the stay in a psychiatric ward or the stay in a rehabilitation ward). 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.

19. We shall not pay a benefit if you intentionally contributed to causing the illness or accident that resulted in the child's hospital stay.

LIMITATIONS OF COVER

– the circumstances and the maximum amount payable under the Supplementary Insurance

20. During each 12-month period between policy anniversaries, we shall pay a maximum of:
1) 365 days of the child's hospital stay;
2) 30 days of the child's stay in a psychiatric ward;
3) 30 days of the child's stay in a rehabilitation ward;
4) one benefit for the child's stay in a sanatorium.

WAITING PERIOD

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

21. We shall not be liable for the child's hospital stay, the child's stay in an intensive care unit, the child's convalescence, or the child's stay in a psychiatric ward during the first 30 days following your enrolment in the Supplementary Insurance.

22. We shall be liable if the child's hospital stay, the child's stay in an intensive care unit, the child's convalescence or the child's stay in a psychiatric ward resulted from:
1) an accident,
2) a traffic accident

– occurring during the first 30 days following your enrolment in the Supplementary Insurance, subject to the exclusions set out in Clauses 16–19.

23. If you change the scope of the insurance, we shall not be liable during the first 30 days in respect of those insured events referred to in Clause 4 that were not covered under the previous scope of insurance. In such a case, the 30-day period shall be calculated from the commencement of cover under the new scope of insurance. We shall be liable if the insured event referred to in Clause 4 resulted from an accident occurring during those 30 days.

AMOUNT INSURED

– definition and amount

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

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

26. 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

27. 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) the scope of insurance;
   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.

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

29. 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

30. The Supplementary Insurance may be taken out either at the same time as the Principal Insurance or during its term, provided that the Supplementary Group Insurance against a Child's Hospital Treatment is entered into simultaneously or is already in force with the Policyholder.

31. The supplementary insurance is available to Insured Persons who have joined both the Principal Insurance and the Supplementary Group Insurance Against a Child's Hospital Treatment.

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

32. 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

33. Unless either party decides otherwise, and provided that both the Principal Insurance and the Supplementary Group Insurance against a Child's Hospital Treatment remain 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.
34. 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

35. Withdrawal from the Supplementary Insurance shall be governed by the rules set out in the Principal Insurance.
36. If the Policyholder withdraws from the Principal Insurance, this shall automatically result in withdrawal from the Supplementary Insurance.
37. If the Policyholder withdraws from the Supplementary Insurance, this shall not result in withdrawal from the Principal Insurance.
38. If the Policyholder withdraws from the Supplementary Group Insurance against a Child's Hospital Treatment, this shall result in withdrawal from the Supplementary Insurance.
39. If the Policyholder withdraws from the Supplementary Insurance, this shall not result in withdrawal from the Supplementary Group Insurance against a Child's Hospital Treatment.

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

40. Termination of the Supplementary Insurance shall be governed by the rules set out in the Principal Insurance.
41. If the Policyholder terminates the Principal Insurance, this shall automatically result in termination of the Supplementary Insurance.
42. If the Policyholder terminates the Supplementary Insurance, this shall not result in termination of the Principal Insurance.
43. If the Policyholder terminates the Supplementary Group Insurance against a Child's Hospital Treatment, this shall automatically result in termination of the Supplementary Insurance.
44. If the Policyholder terminates the Supplementary Insurance, this shall not result in termination of the Supplementary Group Insurance against a Child's Hospital Treatment.

COMMENCEMENT OF COVER
– when your insurance cover begins

45. Cover under the supplementary insurance commences in accordance with the terms set out in the principal insurance policy.
46. Cover under the Supplementary Insurance will commence only if cover under both the Principal Insurance and the Supplementary Group Insurance Against a Child's Hospital Treatment is in force.

TERMINATION OF COVER
– when the Supplementary Insurance ends

47. Insurance cover under the supplementary insurance shall terminate:
1) on the date cover under the Principal Insurance or the Supplementary Group Insurance Against a Child's Hospital Treatment ends;
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 receive the benefit

48. You are entitled to receive the benefit.

PAYMENT OF THE BENEFIT
– when we will pay the benefit

49. In the event of the child's hospital stay (including a stay in a psychiatric ward or a rehabilitation ward), 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 – after the 30th day or the 60th day from the commencement of the hospital stay;
2) the child's birth certificate;
3) the hospital discharge summary or the intensive care unit discharge record, if the child has been discharged from hospital;
4) a document confirming the hospital stay and the intensive care unit discharge record (if the child stayed in an intensive care unit), issued by the attending physician, if you submit the benefit claim during the child's hospital stay.
during the child's hospital stay.

50. In the event of the child's stay in a sanatorium, please provide us with:
1) a completed benefit claim form;
2) the referral (copy or printout);
3) the health resort (sanatorium) treatment discharge summary.

51. If the documents you provide are insufficient for us to determine whether you are entitled to the benefit and, if so, the amount payable, we may ask you to submit any other documents required.

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

53. Our decision on payment of the benefit will be based on the documentation provided.

FINAL PROVISIONS
– other important information

54. 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.

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
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
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