

Group life and health insurance scheme for Group of Companies employees **ASSA ABLOY** employees and their immediate family members



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

Comprehensive insurance coverage for you and your family members



Basic Package

- PZU Na Życie Plus insurance

Select one of the available basic insurance options.

Your loved one can also choose the option that best suits them.



Additional insurance packages

PZU Na Życie Plus

Once you have taken out the basic insurance policy, you can extend your cover by choosing any of the additional PZU Na Życie Plus packages.

- **Child Protection**
- **Cancer Support**
- **Heart Health Support**
- **Enhanced Family Support Plus**

Who is eligible to join?



The following people are eligible to join the basic PZU Na Życie Plus insurance scheme:

- employees aged 16 to 69, or up to age 75 provided that their insurance cover is continuous
- employees' spouses aged 16–69
- employees' life partners aged 18–69
- employees' adult children aged 18–69



The following people are eligible to join the PZU Na Życie Plus **additional insurance packages**:

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

The following people are eligible to join PZU Na Życie Plus insurance: employees, spouses, adult children and life partners who are, for example, on sick leave, in hospital or deemed unfit for work, provided that their insurance cover has continued uninterrupted under PZU or another insurer.

The key benefits of your PZU Na Życie Plus policy



Waiver of the waiting period for the full scope of basic life insurance under the PZU Na Życie Plus scheme for employees, their spouses and life partners, and adult children who join the scheme **within three months of the launch of the new scheme (1 October 2026, 1 November 2026 or 1 December 2026)**, or from the date on which they become eligible (employment, marriage or reaching adulthood).

Joining after the above dates will result in a waiting period being applied:

• surgical procedures	180 days
• serious illness of a spouse	180 days
• serious illness of the insured person	90 days
• specialist medical treatment	90 days
• hospital treatment	30 days
• birth of a child	9 months
• death	6 months
• orphaning a child	6 months

The waiting period does not apply to insurance events caused by an accident.



No medical questionnaires are required for people joining the scheme on its launch date. For additional packages, no medical questionnaires are required provided that the corresponding cover is continued.



We will pay the hospital treatment benefit after just **one day's stay in hospital**, including a stay in A&E.



The catalogue of surgical procedures includes over 600 medical procedures, and we have added the option to pay benefits for **procedures not included in the catalogue**, provided that they meet the definition of a surgical procedure.



We have extended the period for which hospital treatment benefits are paid **to 365 days**, and our cover now includes hospitalisation anywhere in the world.



Benefits are also payable in the event of **a child's death, regardless of the child's age**.



We also pay benefits for procedures not listed in the catalogue, provided that they meet the definition of a surgical procedure set out in the General Terms and Conditions.

PLEASE NOTE! The right to maintain continuity of cover under the previous insurance scheme is available provided that employees join on the first available date, i.e. 1 October 2026, without any interruption in cover. Join the PZU Życie scheme by 25 September 2026.

The basic group insurance package under the PZU Na Życie Plus scheme

The table below sets out the proposed terms and conditions of insurance, together with the benefit amounts payable for individual insured events. The benefit amount represents the cumulative value of benefits under the General Terms and Conditions of Insurance (GTC), paid upon the occurrence of a given insured event.

SCOPE OF INSURANCE	OPTION 1	OPTION 2	OPTION 3
Plan name	I	II	III
Insurance for:	the primary insured and the covered family member: a spouse or life partner, or an adult child		
FAMILY SUPPORT			
• death of the insured	PLN 65,000	PLN 80,000	PLN 100,000
• death of the insured due to an accident	PLN 140,000	PLN 180,000	PLN 200,000
• death of the insured due to a traffic accident	PLN 240,000	PLN 290,000	PLN 325,000
• death of the insured due to an accident at work	PLN 240,000	PLN 290,000	PLN 325,000
• death of the insured due to a road traffic accident at work	PLN 340,000	PLN 400,000	PLN 450,000
• orphaning a child	PLN 5,000	PLN 5,000	-
SUPPORT FOR YOU			
• death of the spouse or life partner	PLN 15,000	PLN 15,000	PLN 15,000
• death of the spouse or life partner due to an accident	PLN 25,000	PLN 30,000	PLN 25,000
• death of a spouse or life partner due to a road traffic accident – additional benefit amount	PLN 10,000	PLN 15,000	PLN 10,000
• death of a child	PLN 5,000	PLN 5,000	-
• death of a child caused by an accident	PLN 10,000	PLN 10,000	-
• death of the insured's parent or the parent of the insured's spouse or life partner	PLN 2,000	PLN 2,500	PLN 2,500
• birth of a child	PLN 1,750	PLN 2,000	-
• stillbirth	PLN 4,375	PLN 5,200	-
SUPPORT IN THE EVENT OF ILLNESS			
• serious illness of the insured – Extended Extra Cover	PLN 7,500	PLN 13,000	PLN 13,000
• diagnosis of early-stage malignant cancer in the insured	PLN 1,875	PLN 3,250	PLN 3,250
• serious illness of the spouse or life partner – Extended Extra Cover	PLN 4,000	PLN 5,000	PLN 5,000
• diagnosis of early-stage malignant cancer in the insured's spouse or life partner	PLN 1,000	PLN 1,250	PLN 1,250
• serious illness of a child	-	PLN 5,000	-
POST-HOSPITALISATION SUPPORT			
• hospital treatment of the insured:	minimum 1-day hospital stay due to illness or minimum 1-day hospital stay due to an accident		
◦ per day of hospitalisation due to illness	PLN 100	PLN 100	PLN 100
◦ per day of hospitalisation due to an accident (for the first 14 days of the first hospitalisation)	PLN 250	PLN 250	PLN 250
◦ per day of hospitalisation due to an accident (from the 15th day of hospitalisation)	PLN 200	PLN 200	PLN 200
◦ per day of hospitalisation due to a road traffic accident (for the first 14 days of the first hospitalisation)	PLN 350	PLN 350	PLN 350
◦ per day of hospitalisation due to an accident at work (for the first 14 days of hospitalisation)	PLN 300	PLN 300	PLN 300
◦ per day of hospitalisation due to a road traffic accident at work (for the first 14 days of the first hospitalisation)	PLN 400	PLN 400	PLN 400
◦ per day of hospitalisation due to a heart attack or stroke (for the first 14 days of the first hospitalisation)	PLN 200	PLN 200	PLN 200
◦ stay in the intensive care unit (one-off for the entire stay)	PLN 1,000	PLN 1,000	PLN 1,000
◦ recovery benefit – payable for each day of certified sick leave (up to 30 days following a minimum 14-day hospital stay)	PLN 50	PLN 50	PLN 50
◦ sanatorium stay (a one-off benefit for the entire stay)	PLN 700	PLN 700	PLN 700
• Pharmacy Benefit Card – reimbursement for pharmacy purchases up to the amount:	PLN 200	PLN 200	PLN 250
• specialist treatment of the insured	PLN 3,500	PLN 3,500	PLN 5,000
• performing a surgery on the insured:	YES	YES	YES
• Class I	PLN 5,000	PLN 5,000	PLN 5,000
• Class II	PLN 2,500	PLN 2,500	PLN 2,500
• Class III	PLN 1,500	PLN 1,500	PLN 1,500
◦ Class IV and V	PLN 500	PLN 500	PLN 500
◦ procedures not included in the Surgical Procedures Schedule	PLN 250	PLN 250	PLN 250

Table continued on the next page.

POST-ACCIDENT SUPPORT			
• total incapacity for work and independent living	PLN 20,000	PLN 35,000	PLN 50,000
• health impairment of the insured due to an accident	BASIC	BASIC	BASIC
◦ per 1% of health impairment listed in the Health Impairment Table under basic cover	PLN 650	PLN 650	PLN 850
INDIVIDUAL CONTINUATION			
• right to continue insurance cover on an individual basis	YES	YES	YES
ASSISTANCE SERVICES			
• Personal assistance in the event of illness or injury	YES	YES	YES
MONTHLY PREMIUM PER PERSON			
	PLN 60	PLN 74	PLN 70

An employee and a family member may choose different options.

MEDICAL CONDITIONS AND PROCEDURES

NAME OF INSURANCE COVER	LIST OF MEDICAL CONDITIONS / PROCEDURES
a serious illness of the insured person and a serious illness of the insured person's spouse or life partner	bacterial encephalitis or bacterial meningitis; bacterial endocarditis; echinococcosis involving the brain; Lyme disease affecting the nervous system (neuroborreliosis); Lyme disease affecting the heart; total and irreversible loss of speech; total and irreversible loss of hearing in both ears; total and irreversible loss of sight in both eyes; borreliel lymphoma; Addison's disease; Alzheimer's disease; Creutzfeldt-Jakob disease; Huntington's disease; Crohn's disease with complications; motor neurone disease (amyotrophic lateral sclerosis); coronary artery disease treated by coronary artery bypass graft; Parkinson's disease; cardiac conduction system disease treated surgically by implantation of a pacing device; pituitary adenoma; tuberculosis requiring hospital treatment; pheochromocytoma; idiopathic pulmonary hypertension; hypertrophic cardiomyopathy; Takotsubo cardiomyopathy; tick-borne encephalitis; intracranial haematoma treated surgically; myasthenia gravis; aplastic anaemia; benign brain tumour; benign spinal cord tumour; malignant cancer; frostbite requiring hospital treatment; peripartum hysterectomy; oesophageal burn with perforation; burns requiring hospital treatment; primary sclerosing cholangitis; fulminant viral hepatitis; donation of a kidney or part of the liver for transplantation; paralysis of limbs resulting from spinal cord injury; progressive supranuclear palsy; chronic kidney disease requiring renal replacement therapy; rheumatoid arthritis resulting in disability; surgically treated brain abscess; disseminated intravascular coagulation (DIC); idiopathic pulmonary fibrosis; sarcoidosis; end-stage respiratory failure; end-stage liver failure; sepsis; pseudarthrosis; multiple sclerosis; coma with severe and permanent neurological consequences resulting from brain injury; abdominal aortic aneurysm treated surgically; thoracic aortic aneurysm treated surgically; cerebral aneurysm treated interventionally; tetanus; systemic lupus erythematosus with internal organ involvement; organ transplantation; systemic sclerosis with internal organ involvement; stroke resulting in permanent neurological deficit; traumatic brain injury; loss of limb; hydrocephalus treated neurosurgically; ulcerative colitis with complications; rabies; HIV infection resulting from blood transfusion; occupationally acquired HIV infection; infected pancreatic necrosis; heart valve disease treated surgically by valve implantation; pulmonary embolism; myocardial infarction; short bowel syndrome; ankylosing spondylitis; gas gangrene; granulomatosis with polyangiitis.
- extended extra cover	
specialist treatment of the insured	ablation; chemotherapy or radiotherapy for cancer, including Gamma Knife or CyberKnife radiotherapy; dialysis; interferon therapy; radioiodine therapy for non-malignant thyroid disorders; implantation of a cardioverter defibrillator; implantation of a cardiac resynchronisation device; implantation of a cardiac pacemaker.
serious illness of a child	bacterial endocarditis; total loss of hearing in at least one ear; total loss of sight in at least one eye; Crohn's disease; severe burns; type 1 diabetes; muscular dystrophy; poliomyelitis; neuroborreliosis; aplastic anaemia; haemolytic anaemia; benign brain tumour; malignant cancer; limb paralysis resulting from spinal cord injury; chronic kidney failure; end-stage liver failure; sepsis; coma; tetanus; systemic lupus erythematosus; transplant; loss of limb; rabies; HIV infection resulting from blood transfusion; encephalitis; meningitis.

How to Claim a Benefit?



via the claim form available at pzu.pl
- the required documents may be attached as scans or photographs



by telephone on 801 102 102 or
22 566 55 55 (charge according to the operator's tariff)



in person at your nearest PZU branch. A list of branches is available at pzu.pl



online via the mojePZU portal

Additional PZU Na Życie Plus packages

Anyone covered by the basic group insurance package under PZU Życie may also take out additional insurance packages.



Child Protection

CHILD PROTECTION PACKAGE WITH NO WAITING PERIOD	OPTION I	OPTION II
Health impairment of a child caused by an accident (the amount of the payout depends on the type of injury)	the relevant percentage of PLN 15,000	the relevant percentage of PLN 20,000
Health impairment of a child caused by an accident – medical services	–	YES
Serious illness of a child 26 defined medical conditions	PLN 10,000	PLN 15,000
Serious illness of a child – medical services	YES	YES
Hospital treatment of a child		
• per day of hospitalisation due to illness (minimum hospital stay: 4 days)	PLN 50	PLN 75
• per day of hospitalisation due to an accident (minimum hospital stay: 4 days)	PLN 100	PLN 150
Hospital treatment of a child – medical services	–	YES
MONTHLY PREMIUM	PLN 15	PLN 23



A single premium covers all of the insured person's children.

The premium for the selected option includes a charge for the death benefit of the insured – PLN 0.25 per month (sum insured: PLN 100).

The package applies to children up to the age of 18, or up to the age of 25 if they are in full-time education, with the exception of hospital treatment for children, which covers children from the age of 3 months until they reach the age of 18, or 25 if they are in full-time education.

Waiting periods do not apply during the first three months following the launch of the insurance scheme (1 October 2026 to 1 December 2026). After this period, the waiting periods are as follows: hospital treatment for a child (30 days) and serious illness of a child (90 days). There is no requirement for employees, their spouses, life partners or adult children to submit a health declaration.



Cancer Support

EVENT	OPTION I	OPTION II	OPTION III
Serious oncological illness – benign brain tumour, malignant cancer, benign spinal cord tumour	PLN 30,000	PLN 50,000	PLN 80,000
Serious oncological illness – medical services	YES	YES	YES
Occurrence of early-stage malignant cancer	PLN 4,000	PLN 8,000	PLN 10,000
Overseas medical consultation and assistance services (basic)	YES	YES	YES
Specialist treatment	PLN 1,000	PLN 1,000	PLN 1,000
Specialist cancer treatment – chemotherapy, radiotherapy, Gamma Knife or CyberKnife radiotherapy	PLN 3,000	PLN 6,000	PLN 8,000
Hospital treatment			
• per day of hospitalisation due to a serious oncological illness (minimum hospital stay: 4 days)	PLN 50	PLN 75	PLN 100
• per day of hospitalisation due to an accident (minimum hospital stay: 4 days)	PLN 25	PLN 37.50	PLN 50
MONTHLY PREMIUM PER PERSON	PLN 21	PLN 31	PLN 47

The premium for the selected option includes a charge for the death benefit of the insured – PLN 0.25 per month (sum insured: PLN 100).

Before you join, please read the health declaration included in the insurance enrolment form.

CAUTION! This statement does not apply to people joining the scheme while maintaining continuity of cover under an equivalent scheme. To be eligible for the 'Cancer Support' package, you must be in good health. You will not be eligible for cover if, in the last 3 years, you have been diagnosed with or received treatment for cancer, or if, in the last 12 months, you have undergone diagnostic tests to detect cancer.

Waiting periods do not apply during the first three months following the launch of the insurance scheme (1 October 2026 to 1 December 2026). The waiting periods after this time are as follows: hospital treatment for the insured person (30 days), medical consultation and assistance abroad (30 days), serious oncological illness of the insured person (90 days), diagnosis of early-stage malignant cancer in the insured person (90 days), and specialist treatment for the insured person (90 days).



Heart Health Support

EVENT	OPTION I	OPTION II
Health impairment due to a heart attack or stroke (the amount of the payout depends on the type of injury)	the relevant percentage of PLN 40,000	the relevant percentage of PLN 80,000
Serious cardiovascular disease 12 defined medical conditions	PLN 35,000	PLN 60,000
Serious cardiovascular disease – medical services	YES	YES
Specialist treatment	PLN 1,000	PLN 1,000
Specialist treatment for serious cardiovascular disease – ablation, implantation of a cardioverter-defibrillator, implantation of a cardiac resynchronisation device, and implantation of a cardiac pacemaker	PLN 3,000	PLN 6,000
Hospital treatment		
• per day of hospitalisation due to serious cardiovascular disease (minimum hospital stay: 4 days)	PLN 50	PLN 75
• per day of hospitalisation due to an accident (minimum hospital stay: 4 days)	PLN 25	PLN 37.50
MONTHLY PREMIUM PER PERSON	PLN 20	PLN 30

The premium for the selected option includes a charge for the death benefit of the insured – PLN 0.25 per month (sum insured: PLN 100).

Before you join, please read the health declaration included in the insurance enrolment form.

CAUTION! This statement does not apply to people joining the scheme while maintaining continuity of insurance cover under an equivalent package with PZU or another insurer.

To be eligible for the “Heart Care Support” package, you must be in good health.

You will not be eligible for cover if, in the last 3 years, you have been diagnosed with or received treatment for cardiovascular disease, or if, in the last 12 months, you have undergone diagnostic tests for this purpose.

Waiting periods do not apply during the first three months following the launch of the insurance scheme (1 October 2026 to 1 December 2026).

The waiting periods after this time are as follows: hospital treatment for the insured person (30 days), serious cardiovascular disease of the insured person (90 days), and specialist treatment for the insured person (90 days).



Enhanced Family Support Plus

The scheme is intended solely for employees – family members are not eligible to join.

EVENT	BENEFIT
	OPTION I
Death of the insured	PLN 50,000
Death of the insured due to heart attack or stroke	PLN 75,000
Orphaning a child	PLN 12,500
MONTHLY PREMIUM PER PERSON	PLN 17

The benefit amount payable in the event of the insured's death due to a heart attack or stroke represents the combined total of benefits paid under the General Terms and Conditions of Insurance (GTC) and the additional provisions to the policy.

Waiting periods do not apply during the first three months following the launch of the insurance scheme (1 October 2026 to 1 December 2026).

The waiting periods after this time are as follows: death of the insured person (6 months), death of the insured person caused by a heart attack or stroke (6 months), and a child becoming an orphan (6 months).

The insurer is PZU Życie SA. This material does not constitute an offer within the meaning of Article 66 of the Polish Civil Code and is provided for information purposes only. Detailed information regarding the scope of insurance cover, including exclusions and limitations of liability, as well as the definitions of “spouse”, “parent”, “spouse's parent”, “life partner” and “children”, can be found in the current General Terms and Conditions of the PZU Na Życie Plus group insurance scheme and in the General Terms and Conditions of the respective additional insurance policies, available at pzu.pl, from our branches or from our agents.

How to join the insurance scheme?

To join the insurance, you must complete and sign the enrolment **declaration and the consent form authorising the deduction of premiums from your salary.**

There are two ways to complete the enrolment declaration:

- joining online via the mojePZU website/app
- traditional enrolment – on paper

CONSENT TO PAYROLL DEDUCTION OF PREMIUMS - IMPORTANT!

Regardless of whether you join the insurance online or by traditional means, you must submit your application by **25 September 2026**. The consent form for payroll deduction of premiums is available on the website or from the Payroll Department – Payroll Shared Service Center.

DEADLINE FOR SUBMITTING the complete set of documents (declaration + consent form) to the Payroll Department:

First deadline for maintaining continuity: max. 25 September 2026, for cover commencing on: 1 October 2026

max. 25 October 2026, for cover commencing on: 1 November 2026

max. 25 November 2026, for cover commencing on: 1 November 2026

ONLINE JOINING



STAGE I – complete the application form:



scan the QR code or visit the website: www.pzu.pl/assaabloy

STEP II - join the scheme via mojePZU at: www.moje.pzu.pl or through the mobile application.



mojePZU - how do I join?

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

- 1 follow the link provided in the email you receive
- 2 enter your basic details: first name, surname and PESEL number
- 3 enter the code provided in the email
- 4 enter your contact details, set a password, complete the declarations and click NEXT,
- 5 enter the code you received by email and complete your registration.

Next, join the insurance:

- 1 select your preferred level of insurance cover
- 2 fill in the missing details (**e.g. date of employment**),
- 3 designate beneficiaries and your life partner (if applicable)
- 4 accept the required declarations
- 5 share this offer with your family members.

A covered family member logs in to their mojePZU account.

TRADITIONAL ENROLMENT

Please complete the declaration on paper.

Enter your details and tick the relevant insurance options, then sign and submit the declaration form, together with the Consent to the deduction of premiums, to your employer by the specified deadline.

Contact details:

If you have any questions about the scheme, please contact us on our dedicated helpline:

Monday–Friday, 8:00 am–4:00 pm; **tel. (22) 318-82-82** email: wtw-pl.zycie@wtwco.com

PZU Życie SA - contact person: Ewa Rauhut Tel. 666 880 647, email: erauhut@pzu.pl

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