



Group life and health insurance programme for employees of the ASSA ABLOY Group and their loved ones

**This material contains the most important information about the insurance
programme.**



Further information and documents relating
to the insurance programme are available at:
<https://www.pzu.pl/assaabloy>

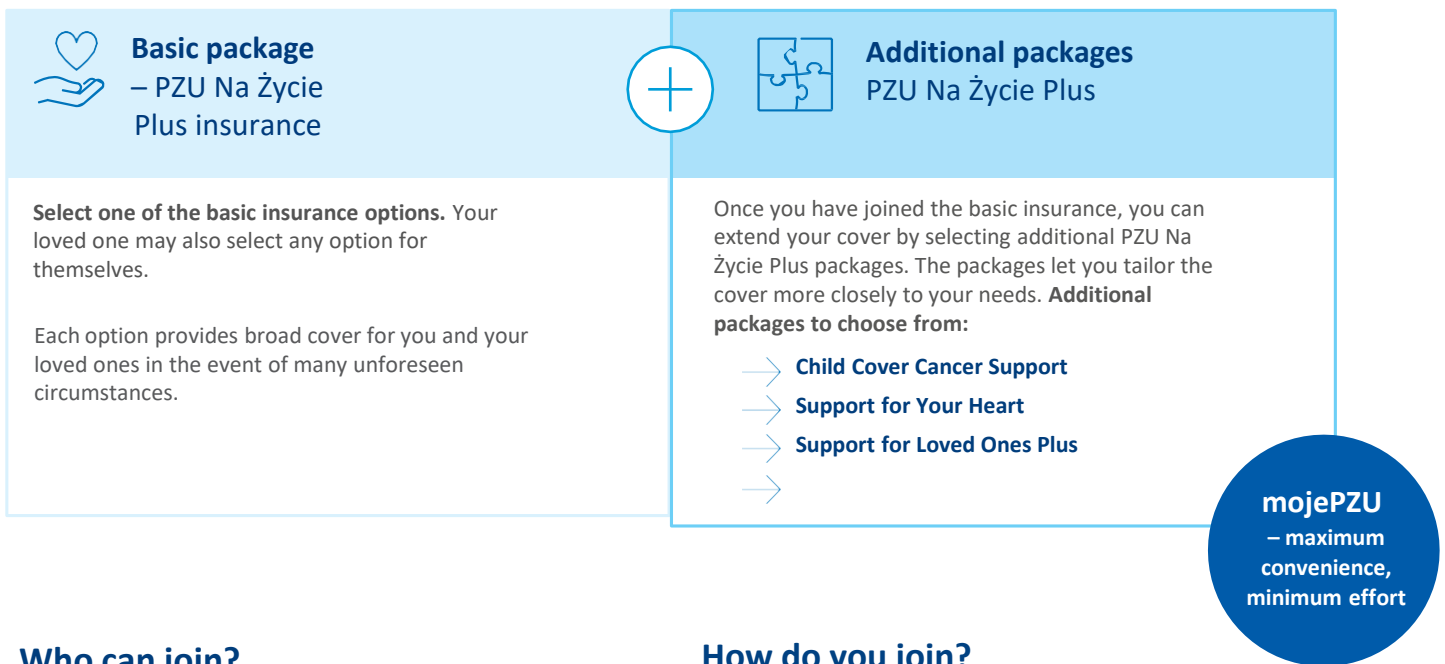


Peace of mind today – a secure tomorrow

We present a group insurance programme designed to support you and your loved ones in many difficult situations and give you peace of mind every day.

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

A group insurance programme for you and your loved ones



Who can join?



The following people can join PZU Na Życie Plus insurance:

- employees aged 16–69 (up to age 75 if insurance cover is uninterrupted)
- employees' spouses aged 16–69
- employees' life partners aged 18–69
- employees' adult children aged 18–69.



The following people can join the additional PZU Na Życie Plus packages:

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

Employees, spouses, adult children and life partners may join PZU Na Życie Plus insurance even if, for example, they are on sick leave, in hospital or have been declared unfit for work – provided they maintain uninterrupted insurance cover with PZU or another insurer.

PLEASE NOTE! You retain the rights acquired under the previous insurance programme provided you join at the first opportunity, that is, from 1 October 2026, without a break in cover. Join the PZU Życie programme by 25 September 2026.

How do you join?

You can join the insurance in two ways:



ONLINE – through moje.pzu.pl or the mojePZU mobile app

STAGE I – complete the registration form www.pzu.pl/assaabloy or scan the code:



STAGE II – join the insurance through mojePZU



ON PAPER – to join the insurance, complete an enrolment declaration.

CONSENT TO DEDUCT PREMIUMS FROM SALARY – IMPORTANT!

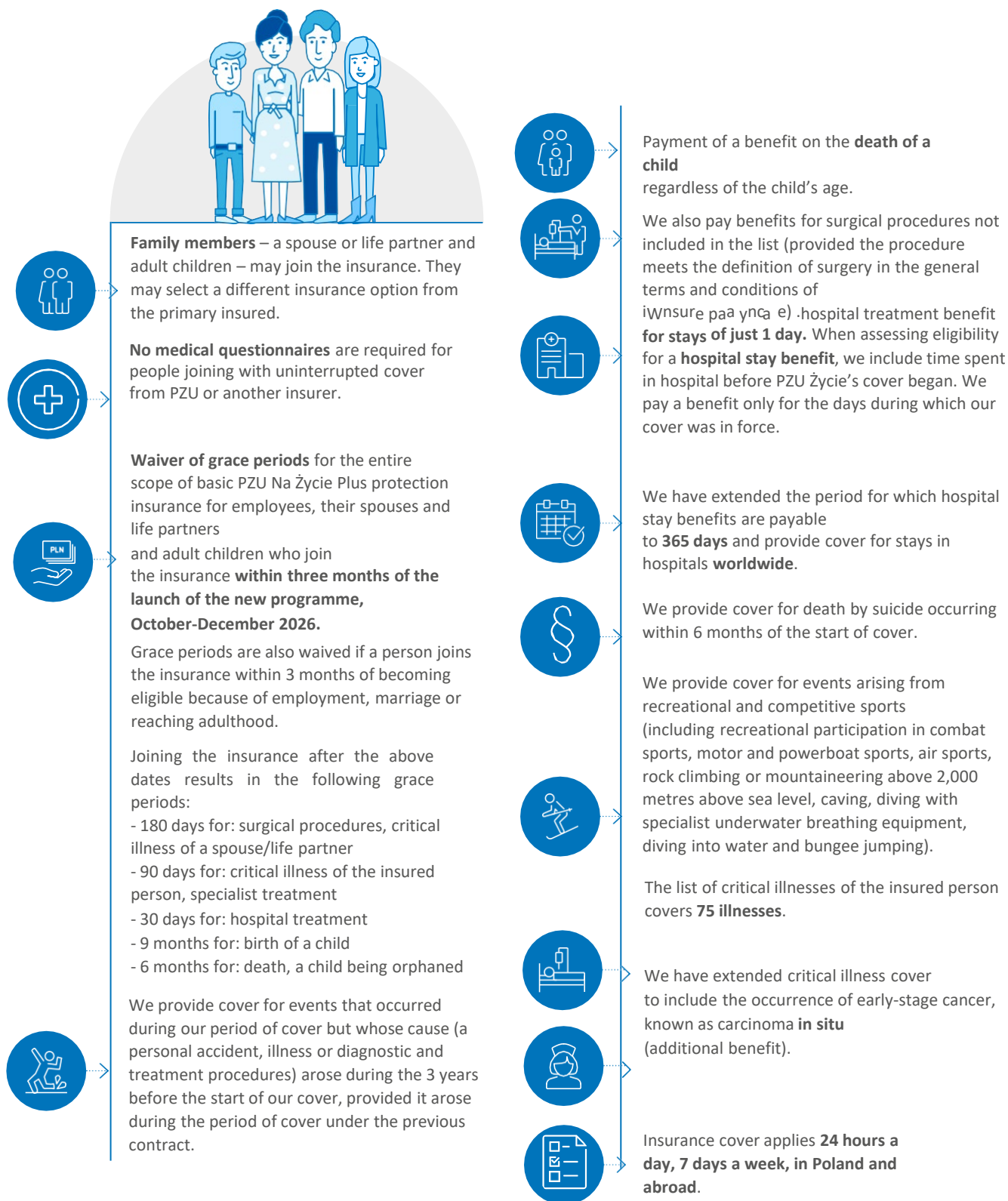
Whether you join online or using a paper form, you must submit the Consent to Premium Deductions Declaration, available on the website or from the Payroll Shared Service Centre, by **25 September 2026**.

DEADLINE FOR SUBMITTING THE COMPLETE SET OF DOCUMENTS TO PAYROLL:

First deadline for maintaining uninterrupted cover no later than 25 September 2026 for insurance starting on: 1 October 2026. no later than 25 October 2026 for insurance starting on: 1 November 2026. No later than 25 November 2026 for insurance starting on: 1 December 2026.

The main benefits of your PZU Na Życie Plus insurance

The main benefits of the programme are presented below. A full description is included in the insurance proposal.



How do you claim a benefit?



– you can attach the required documents as scans or photographs using the claim form at pzu.pl



by telephone – call 801 102 102 or 22 566 55 55 (charges according to your operator's tariff)



in person – visit your nearest PZU branch. You can find a list of branches on our website, pzu.pl



online through mojePZU

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

Why extend your basic cover with additional packages?

Basic package

+

Cancer Support

=

A higher benefit if you are diagnosed with cancer. You can use the money for any purpose. Medical services can provide additional support during treatment.

Basic package

+

Child Cover

=

Extends the scope of cover to events affecting a child's health (one premium regardless of the number of the insured person's children).

Basic package

+

Support for Your Heart

=

A higher benefit if you are diagnosed with a cardiovascular disease. Medical services can provide additional support during recovery, including rehabilitation sessions needed for further treatment.

Select additional packages to obtain even broader cover in the event of unforeseen circumstances.

Anyone who has a basic group insurance package with PZU Życie can purchase additional packages.



Child Cover

A child's critical illness is a very difficult situation for the whole family. If a child suffers health impairment, develops a critical illness or is admitted to hospital, the parent will receive money that they can use for a purpose of their choice. The cover also includes access to private medical care. This can help the child receive additional treatment sooner and minimise the risk of complications.

The package covers children under 18, or under 25 if they are in education, except for hospital treatment of a child, which covers children who are more than 3 months old but under 18, or under 25 if they are in education.

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 of PLN 0.25 per month for the benefit payable on the death of the insured person (sum insured = PLN 100).

Grace periods do not apply during the first 3 months after the insurance programme starts (1 October 2026 – 1 December 2026) . After that, the grace periods are: hospital treatment of a child (30 days), critical illness of a child (90 days).
Employees, spouses, life partners and adult children do not need to submit a health declaration.

Scope and limits of medical services under the Child Cover additional package



HOSPITAL TREATMENT OF A CHILD – MEDICAL SERVICES

 MEDICAL SERVICES	LIMITS*
Outpatient consultations – 28 types of consultation (scope specified in the general terms and conditions of insurance)	2 consultations
Cultures and bacteriology	2 tests
Surgical procedures General medical procedures Ophthalmological examinations Ear, nose and throat procedures Orthopaedic procedures Urological procedures	5 procedures
Nursing procedures	10 procedures

HEALTH IMPAIRMENT OF A CHILD CAUSED BY A PERSONAL ACCIDENT – MEDICAL SERVICES

 MEDICAL SERVICES	LIMITS*
Outpatient consultations – 15 types of consultation Telemedicine consultations – 6 types of consultation (scope specified in the general terms and conditions of insurance)	3 consultations
Outpatient rehabilitation	15 procedures

CRITICAL ILLNESS OF A CHILD – MEDICAL SERVICES

 MEDICAL SERVICES	LIMITS*
Outpatient consultations – 33 types of consultation Telemedicine consultations – 14 types of consultation (scope specified in the general terms and conditions of insurance)	4 consultations
Complete blood count	5 tests
Coagulation tests	5 tests
Blood biochemistry tests	10 tests
Urine tests	5 tests
Serological tests	1 test
Stool tests	1 test
Cancer markers	1 test
Bacteriological tests	2 tests
Radiological examinations (X-rays) and ultrasound examinations	2 tests
Computed tomography (CT) and magnetic resonance imaging (MRI)	1 test
Endoscopic examinations	1 test
Cardiological, neurological and dermatological tests	1 test
Audiological tests and biopsies	1 test
Surgical procedures, ophthalmological procedures and examinations, urological procedures	5 procedures
Nursing procedures	10 procedures

* The table shows the combined limit for all consultations, tests and procedures available in connection with one event covered by our insurance (in accordance with the general terms and conditions of insurance).



Cancer Support

If you are diagnosed with cancer, you may receive money that you can use for any purpose. The insurance provides access to an international medical consultation and assistance services, such as medical transport. The cover also includes access to private medical care in more than 600 towns and cities in Poland.

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).

Scope and limits of medical services

	LIMITS*
Outpatient consultations – 23 types of consultation Telemedicine consultations – 16 types of consultation (scope specified in the general terms and conditions of insurance)	5 consultations – combined limit for all consultations
Laboratory diagnostics	8 tests
Computed tomography (CT) and magnetic resonance imaging (MRI)	1 test
Endoscopic examinations	2 tests
Outpatient rehabilitation	80 procedures

* The table shows the combined limit for all consultations, tests and procedures available in connection with one event covered by our insurance (in accordance with the general terms and conditions of insurance).



Wsparcie dla Twojego serca [Support for Your Heart]

Illness is unpredictable, so it is worth taking out additional cover by selecting the **Support for Your Heart package**. It can provide financial support if, among other things, you develop a cardiovascular disease or suffer health impairment caused by a heart attack or stroke. You can also gain access to private medical care in more than 600 towns and cities in Poland, providing additional support with treatment if you become ill.

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).

Scope and limits of medical services under the Support for Your Heart additional package

MEDICAL SERVICES	LIMITS*
Outpatient consultations – 12 types of consultation	5 consultations – combined limit for all consultations
Telemedicine consultations – 6 types of consultation (scope specified in the general terms and conditions of insurance)	
Ultrasound examinations (USG)	2 tests
Computed tomography (CT) and magnetic resonance imaging (MRI)	1 test
Cardiological tests (ECG, Holter monitoring) and neurological tests (EEG, EMG, ENG)	2 tests
Outpatient rehabilitation	80 procedures

* The table shows the combined limit for all consultations, tests and procedures available in connection with one event covered by our insurance (in accordance with the general terms and conditions of insurance).





Wsparcie dla bliskich Plus [Support for Loved Ones Plus]

The death of a household member often means the loss of some or even all of the family's income. An insurance benefit can help repay financial obligations or pay ongoing bills. With our insurance, your loved ones may receive **extra money** if you die.

The package is available to employees only – their loved ones cannot join it.

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 about the scope of cover, including exclusions and limitations of liability, and definitions of "spouse", "parent", "parent of a spouse or life partner" and "children", can be found in the current general terms and conditions of PZU Na Życie Plus group insurance and the general terms and conditions of the respective additional insurance policies, available at pzu.pl, at our branches or from our agents.

MARKETING MATERIAL