



Additional provisions

Life and Health Insurance for Employees of ASSA ABLOY OPENING SOLUTIONS POLAND SPÓŁKA AKCYJNA and Their Families

The proposal includes the following PNŻ Plus exemptions:

DESCRIPTION	GENERAL TERMS CODE	GENERAL TERMS CLAUSE
Additional provisions effective from the date of conclusion of the contract:		
Other information		
As an insured relative, you may also take out the insurance without making the health declaration contained therein, as required by us, on the date you sign the declaration of accession – provided that the date you take out the insurance falls on the date the contract is entered into or in the following two months. (applies to Options 1, 2 and 3)	TWGP55	28
Modification of the benefit amount		
1. If you undergo a surgical procedure, we will pay you a specified percentage of the sum insured. 2. The percentage of the benefit depends on the class of the surgical procedure. 3. The benefit amounts payable for undergoing a surgical procedure of each class are specified in the policy and in the individual certificate of insurance, in the table setting out the scope of cover, and replace the benefit amounts specified in the General Terms and Conditions. (applies to Options 1, 2 and 3)	OPGP55	5
Additional surgical procedures		
1. Under the General Terms and Conditions of additional group insurance for surgeries on the insured, the following provision shall be added: a surgical procedure not included in the Surgical Procedures Schedule – a procedure carried out in a hospital setting under anaesthesia by a doctor. Our liability is limited to surgical procedures that are medically necessary to treat or alleviate the symptoms of a disease, reduce the effects of an accident, or remove an organ as a preventive measure in a person who carries a genetic mutation associated with an increased risk of developing a malignant tumour. 2. The additional insurance cover shall also include surgical procedures not included in the Surgical Procedures Schedule, provided they are performed during the period of cover. 3. All exclusions and limitations of cover set out in your policy shall also apply to surgical procedures not included in the Surgical Procedures Schedule, subject to Clauses 4 and 5. 4. If you undergo more than one surgical procedure (including procedures included in the Surgical Procedures Schedule and procedures that meet the conditions set out in Clauses 1 and 2) within a period of 60 days, beginning with the date of the first surgical procedure during that period, you will be entitled to a benefit for only one of those procedures – the one for which the highest benefit is payable. 5. We do not provide cover for surgical procedures not included in the Surgical Procedures Schedule: 1) performed on an outpatient basis, 2) relating to skin and subcutaneous tissue. 6. For surgical procedures that are not included in the Surgical Procedures Schedule, you will be entitled to a benefit equal to a specified percentage of the sum insured, applicable on the date the procedure is performed. The percentage rate is defined in the policy and in the individual certificate of insurance. (applies to Options 1, 2 and 3)	OPGP55	1.3, 4, 5
Extension of the scope of cover		
1. Where the insurance contract refers to you / the insured, it should be understood to mean the natural person who has taken out the insurance and: a) has a legal relationship with the policyholder or with the entity indicated in the annex to the insurance documentation, hereinafter referred to collectively as the employers (the primary insured), b) is the spouse or domestic partner or an adult child of the primary insured (the insured relative). 2. By legal relationship with the policyholder, we also mean the legal relationship with the entity indicated in the annex to the insurance documentation. 3. If you change your employer under the insurance contract, this shall not be considered as the establishment of a legal relationship with the policyholder within the meaning of the provisions of the general terms and conditions of the PZU Na Życie Plus group insurance concerning the waiver of grace period. (applies to Options 1, 2 and 3)	TWGP55	1.20, 1.22
You may also take out the insurance if, on the day you sign the declaration of accession, you are on sick leave, in hospital, on rehabilitation benefit or are a person declared unfit for work or unfit for uniformed service on the basis of a decision of a competent authority according to the social insurance or social provision legislation – provided that the continuity of protection is maintained. (applies to Options 1, 2 and 3)	TWGP55	26, 27, 28

1. You may also take out the insurance if, on the day you sign the declaration of accession, you are on sick leave, in hospital, on rehabilitation benefit or are a person declared unfit for work or unfit for uniformed service on the basis of a decision of a competent authority according to the social insurance or social provision legislation –	TWGP55	26, 27, 28
DESCRIPTION	GENERAL TERMS CODE	GENERAL TERMS CLAUSE
provided that during the month preceding the commencement of our cover you were insured under a group life insurance policy issued by an insurer other than PZU Życie (previous contract), and provided that the continuity of cover is maintained. 2. “Continuity of cover” means that there is no gap between the period for which the last premium was paid in respect of the insured under the previous contract and the period for which the first premium was paid in respect of that insured under this contract. Under the previous contract, cover for the insured shall end on the last day of the month, and cover under this contract shall begin on the first day of the following month. 3. The rule referred to in Clauses 1 and 2 shall apply if the maximum number of persons referred to in that Clause does not exceed 10% of the total number of persons insured under this contract. (applies to Options 1, 2 and 3)		
1. If you are a primary insured: a) you may join the insurance in accordance with the insurance options in force in the contract if you have a legal relationship with the policyholder on the date you sign the declaration of accession and if you are at least 16 years of age and under 75 years of age, b) our coverage shall end at the end of the month preceding the policy anniversary falling in the calendar year in which you turn 76. 2. Other circumstances concerning the rules of insurance enrolment and the end of liability in relation to the primary insured are in accordance with the general terms and conditions of the PZU Na Życie Plus group insurance or the terms and conditions of this contract. 3. The rule referred to in Clauses 1 and 2 shall apply if the maximum number of persons referred to in that Clause does not exceed 2% of the total number of persons insured under this contract. 4. If the number of people we refer to in Items 1 and 2 exceeds the level we refer to in Item 3, we reserve the right to terminate your coverage on the day before the first policy anniversary falling after the date on which the maximum limit described in this Item is exceeded. (applies to Options 1, 2 and 3)	TWGP55	26.1, 38.4
Under the General Terms and Conditions of additional group insurance for serious illness of the insured, our cover shall also include the events specified in the Appendix to these General Terms and Conditions which occurred, or in respect of which diagnostic or treatment procedures were commenced for the insured, during the 3 years preceding the commencement of cover. (applies to Options 1, 2 and 3)	CCGP56	9
Additional cover		
1. We introduce the amendments set out in Clauses 2–10 to the additional group insurance contract covering the death of a spouse or life partner as a result of an accident (hereinafter referred to as the General Terms and Conditions). 2. The following terms are also used in the General Terms and Conditions: 1) vessel – a passenger or cargo sea-going or inland waterway vessel with motor or sail propulsion; this does not include warships; 2) traffic accident – only an accident caused by: a) the movement of a vehicle on a road (including a tram) – if the spouse or life partner was involved 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 an underground train – if the spouse or life partner was a passenger or crew member 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 spouse or life partner 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 spouse or life partner 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. 3. We also provide cover for the death of your spouse or life partner as a result of a traffic accident. 4. The additional insurance cover also includes the death of your spouse or life partner as a result of a traffic accident – both the accident and the death must occur during the period of our cover. 5. In the event of the death of your spouse or life partner as a result of a traffic accident, we will pay a benefit in the amount specified in the policy and in the individual certificate of insurance, in the table setting out the scope of cover. 6. We will pay the benefit referred to in Clause 5 provided that, from a medical perspective, there is a causal relationship between the traffic accident and the death of your spouse or life partner. 7. Our liability does not cover the death of your spouse or life partner as a result of a traffic accident if the traffic accident occurred as a result of any of the events specified in Clause 8, Subclauses 1–6 of the General Terms and Conditions, or if your spouse or life partner was driving a vehicle without a valid technical inspection or other documents required for the vehicle to be permitted for use on the road. 8. You are entitled to the benefit payable in respect of the death of your spouse or life partner as a result of a traffic accident. 9. All exclusions and limitations of cover set out in your contract also apply to your spouse or life partner. 10. In the event of the death of your spouse or life partner as a result of a traffic accident, provide us with the documents specified in the additional insurance contract and, in addition, a document confirming the circumstances of the traffic accident. (applies to Options 1, 2 and 3)	ZMGP55	4, 5, 6, 7, 29, 31
Change of the contract term		
The contract with the policyholder shall continue for a term of 36 months. Unless either party decides otherwise, the contract shall be automatically renewed for a further policy year on the same terms and conditions. (applies to Options 1, 2 and 3)	TWGP55	49
Change of definition		
Under the PZU Na Życie Plus group insurance contract, we shall not be liable for the death of the insured if it occurred as a result of the insured's suicide – committed within six months of the start of the coverage period. (applies to Options 1, 2 and 3)	TWGP55	12
Under the additional group insurance contract for orphaning a child, we shall not be liable for the death of the insured if it occurred as a result of the insured's suicide – committed within six months of the start of the coverage period. (applies to Options 1, 2)	ODGP55	11

With respect to the additional group insurance cover for: • death of a child – applies to Options 1 and 2 • death of a child as a result of an accident – applies to Options 1 and 2 child: a child, irrespective of their age at the date of the incident. This may be: a) a child of the insured; b) a child of the insured's spouse or life partner (if the other parent of the spouse's or life partner's child is deceased).	ZDGP55 NDGP55	1.1 1.1
With respect to the additional group insurance cover for: • surgical procedures of the insured – applies to Options 1, 2 and 3, the following provisions shall apply: Our liability shall also cover events resulting from recreational participation in combat sports, motor sports and motorboat sports, air sports, rock climbing or high-altitude mountaineering (understood as any climbing undertaken at an altitude of more than	OPGP55	8.11
DESCRIPTION	GENERAL TERMS CODE	GENERAL TERMS CLAUSE
2,000 metres above sea level), caving, diving with specialist equipment enabling underwater breathing, diving into water, and bungee jumping.		
Change of the liability period		
Under the additional group insurance for: hospital treatment of the insured, we use the following term: hospitalisation – a period of hospitalisation lasting at least 1 day for the purpose of receiving inpatient treatment. The first day of hospitalisation is the day of registration and the last day is the day of discharge from hospital. (applies to Options 1, 2 and 3)	LSGP56	1.4
Change of the waiting period		
With respect to the additional group insurance cover for: • serious illness of the insured – applies to Options 1, 2 and 3 • diagnosis of early-stage malignant cancer in the insured – applies to Options 1, 2 and 3 • a serious illness of a spouse or life partner – applies to Options 1, 2 and 3 • diagnosis of early-stage malignant cancer in a spouse or life partner – applies to Options 1, 2 and 3 • hospital treatment of the insured – applies to Options 1, 2 and 3 • hospital treatment of the Plus insured – applies to Options 1, 2 and 3 • specialist treatment for the insured – applies to Options 1, 2 and 3 • surgical procedures on the insured – applies to Options 1, 2 and 3 • surgical procedures of the insured – applies to Options 1, 2 and 3, the following provisions shall apply: If the date on which you join the insurance falls on the date the contract is concluded or within the following two months, no waiting period shall apply.	CCGP56 RUGP55 MCGP56 RMGP55 LSGP56 LPGP56 LCGP55 OPGP55 DCGP55	13, 14 12, 13 13, 14 12, 13 15, 16 23, 24 10, 11 11, 12 15, 16
With respect to the additional group insurance cover for: • serious illness of the insured – applies to Options 1, 2 and 3 • diagnosis of early-stage malignant cancer in the insured – applies to Options 1, 2 and 3 • a serious illness of a spouse or life partner – applies to Options 1, 2 and 3 • diagnosis of early-stage malignant cancer in a spouse or life partner – applies to Options 1, 2 and 3 • hospital treatment of the insured – applies to Options 1, 2 and 3 • hospital treatment of the Plus insured – applies to Options 1, 2 and 3 • specialist treatment for the insured – applies to Options 1, 2 and 3 • surgical procedures on the insured – applies to Options 1, 2 and 3 • surgical procedures of the insured – applies to Options 1, 2 and 3, the following provisions shall apply: no waiting period shall apply if you take out the insurance: 1) on the first day of the month immediately following the date on which the primary insured established a legal relationship with the policyholder – provided that this relationship commenced after the date the contract was concluded – or within the following two months; or 2) on the first day of the month immediately following the date on which you married the primary insured, provided that the marriage took place after the date the contract was concluded, or within the following two months (if you are the spouse of the primary insured); or 3) on the first day of the month immediately following your 18th birthday, provided that it occurred after the date of the contract or within the following two months (if you are the adult child of the primary insured).	CCGP56 RUGP55 MCGP56 RMGP55 LSGP56 LPGP56 LCGP55 OPGP55 DCGP55	13, 14 12, 13 13, 14 12, 13 15, 16 23, 24 10, 11 11, 12 15, 16
Changes to the exclusions of liability		
If you develop a serious illness, we will pay you a benefit for that particular illness once in each policy year. (applies to Options 1, 2 and 3)	CCGP56	12
Under the General Terms and Conditions of additional group insurance for serious illness of the insured (hereinafter referred to as the CC GTC), our cover shall also include the events specified in Clause 8 of the CC GTC. (applies to Options 1, 2 and 3)	CCGP56	8
1. If, immediately prior to the commencement of cover under the additional group insurance policy for the hospital treatment of the insured (this insurance contract) you were insured under another group life insurance policy containing similar additional cover issued by an insurer other than PZU Życie SA (previous contract), we shall be liable for any hospitalisation or stay in a psychiatric ward (if included in the cover) which commenced during the period of cover under the previous insurance contract, but only with respect to those days of hospitalisation or stay in a psychiatric ward (if covered) that fall within the period of cover under this insurance contract. 2. For Clause 1 to apply, the total duration of the hospitalisation or stay in a psychiatric ward must meet the minimum number of days specified in the definition of hospitalisation or a stay in a psychiatric ward, respectively. 3. The rule referred to in Clauses 1 and 2 shall not apply if, upon commencement of cover under this contract: 1) you are a patient of a medical rehabilitation department, or 2) you are staying in a sanatorium. (applies to Options 1, 2 and 3)	LSGP56	1.4, 4, 12
Under the General Terms and Conditions of additional group insurance for hospital treatment of the insured, our cover shall also include hospitalisation occurring while the insured was participating in any of the following sports: motor sports and motorboat sports, air sports, rock climbing or high-altitude mountaineering (understood as any climbing undertaken at an altitude of more than 2,000 metres above sea level), caving, diving with specialist equipment enabling underwater breathing, excluding a snorkel, diving into water, and bungee jumping. (applies to Options 1, 2 and 3)	LSGP56	12.15

1. If, immediately prior to the commencement of cover under the additional group insurance policy for the hospital treatment of the Plus insured (this insurance contract) you were insured under another group life insurance policy containing similar additional cover issued by an insurer other than PZU Życie SA (previous contract), we shall be liable for any hospitalisation or stay in a psychiatric ward (if included in the cover) which commenced during the period of cover under the previous insurance contract, but only with respect to those days of hospitalisation or stay in a psychiatric ward (if covered) that fall within the period of cover under this insurance contract. 2. For Clause 1 to apply, the total duration of the hospitalisation or stay in a psychiatric ward must meet the minimum number of days specified in the definition of hospitalisation or a stay in a psychiatric ward, respectively. 3. The rule referred to in Clauses 1 and 2 shall not apply if, upon commencement of cover under this contract: 1) you are a patient of a medical rehabilitation department, or 2) you are staying in a sanatorium. (applies to Options 1, 2 and 3)	LPGP56	1.6, 4, 17
Under the General Terms and Conditions of additional group insurance for hospital treatment of the insured Plus, our cover shall also include hospitalisation, a stay in an intensive care unit, a stay in a medical rehabilitation department, a stay in	LPGP56	17.15
DESCRIPTION	GENERAL TERMS CODE	GENERAL TERMS CLAUSE
a psychiatric ward or a stay in a sanatorium occurring while the insured was participating in any of the following sports: motor sports and motorboat sports, air sports, rock climbing or high-altitude mountaineering (understood as any climbing undertaken at an altitude of more than 2,000 metres above sea level), caving, diving with specialist equipment enabling underwater breathing, excluding a snorkel, diving into water, and bungee jumping. (applies to Options 1, 2 and 3)		
Under the General Terms and Conditions of additional group insurance for surgical procedures of the insured, our cover shall also include a surgical procedure that became necessary as a result of the insured participating in competitive sports. (applies to Options 1, 2 and 3)	OPGP55	8
Under the General Terms and Conditions of additional group insurance for bodily injury to the insured as a result of an accident, our cover shall also include bodily injury to the insured as a result of an accident if the accident occurred as a result of the insured participating in competitive sports. (applies to Options 1, 2 and 3)	TUGP56	19
With respect to the additional group insurance cover for: • death of the insured as a result of an accident – applies to Options 1, 2 and 3 • death of the insured as a result of a traffic accident – applies to Options 1, 2 and 3 • death of the insured person due to an accident at work – applies to Options 1, 2 and 3 • death of the insured's spouse or life partner as a result of an accident – applies to Options 1, 2 and 3 • death of a child as a result of an accident – applies to Options 1 and 2 • diagnosis of early-stage malignant cancer in the insured – applies to Options 1, 2 and 3 • diagnosis of early-stage malignant cancer in a spouse or life partner – applies to Options 1, 2 and 3 • surgical procedures on the insured – applies to Options 1, 2 and 3 • total incapacity for work and independent living – applies to Options 1, 2 and 3 • surgical procedures of the insured – applies to Options 1, 2 and 3, the following provisions shall apply: 1. If, during the month immediately preceding the commencement of our cover, you were covered under another group life insurance contract (the previous insurance contract), and continuity of cover was maintained, under this insurance contract we shall be liable for an event that occurred during the period of our cover even if its cause (an illness, an accident or diagnostic or treatment procedures) occurred during the period of cover under the previous insurance contract. 2. Continuity of cover, as referred to in Clause 1, means that there is no gap between the period for which the last premium was paid in respect of the insured under the previous group life insurance with PZU Życie or another insurer and the period for which the first premium was paid in respect of that insured under this contract and, in the event of a change of insurance option, that there is no gap between the period for which the last premium was paid in respect of the insured under the previous insurance option and the period for which the first premium was paid in respect of that insured under the new insurance option. The absence of a break shall mean that in the existing group life insurance in PZU Życie or with another insurer or insurance option, the coverage with respect to the insured ends on the last day of the month and from the first day of the following month, the coverage in this contract or in the new insurance option begins.	NWGP55 6 WKGP55 6 WPGP55 ZMGP55 6 NDGP55 RUGP55 6 RMGP55 OPGP55 6 TNGP55 DCGP55 8, 9 4 6 12	
With respect to the additional group insurance cover for: • serious illness of the insured – applies to Options 1, 2 and 3 • serious illness of a spouse or life partner – applies to Options 1, 2 and 3 • hospital treatment of the insured – applies to Options 1, 2 and 3 • hospital treatment of the insured Plus – applies to Options 1, 2 and 3 1. If, during the month immediately preceding the commencement of our cover, you were covered under another group life insurance contract (the previous insurance contract), and continuity of cover was maintained, under this insurance contract we shall be liable for an event that occurred during the period of our cover even if its cause (an illness, an accident or diagnostic or treatment procedures) occurred during the period of cover under the previous insurance contract. 2. Continuity of cover, as referred to in Clause 1, means that there is no gap between the period for which the last premium was paid in respect of the insured under the previous group life insurance with PZU Życie or another insurer and the period for which the first premium was paid in respect of that insured under this contract and, in the event of a change of insurance option, that there is no gap between the period for which the last premium was paid in respect of the insured under the previous insurance option and the period for which the first premium was paid in respect of that insured under the new insurance option. The absence of a break shall mean that in the existing group life insurance in PZU Życie or with another insurer or insurance option, the coverage with respect to the insured ends on the last day of the month and from the first day of the following month, the coverage in this contract or in the new insurance option begins.	CCGP56 MCGP56 9, 10 LSGP56 LPGP56 9, 10 12 17	

The proposal includes the following Child Cover exemptions:

DESCRIPTION	GENERAL TERMS CODE	GENERAL TERMS CLAUSE
Additional provisions effective from the date of conclusion of the contract:		
Other information		
As an insured relative, you may join the insurance without providing, on the date you sign the declaration of accession, the health declaration contained therein and required by us. (applies to Options 1, 2)	TWGP55	26, 27, 28

Extension of the scope of cover		
The insurance contract may also provide cover for persons who have a legal relationship with an entity other than the policyholder, where the Parties have agreed to that entity's participation in the insurance contract. In such a case: 1) the definition of you / the insured shall be replaced with the following: you / the insured – a natural person who has joined the insurance and who: a) has a legal relationship with the policyholder or with another entity whose participation in the insurance contract has been agreed by the Parties (the primary insured); b) is the spouse, life partner or adult child of the primary insured (the insured relative); 2) wherever the contract refers to a legal relationship with the policyholder, this shall also be understood to mean a legal relationship with an entity whose participation in the insurance contract has been agreed by the Parties; 3) a change of employer under the contract shall not be considered as the establishment of a legal relationship with the policyholder within the meaning of the provisions of the General Terms and Conditions of the PZU Na Życie Plus group insurance concerning the waiver of the waiting period. (applies to Options 1, 2)	TWGP55	1.21; 1.27; 1.28
DESCRIPTION	GENERAL TERMS CODE	GENERAL TERMS CLAUSE
You may also join the insurance if, on the date you sign the declaration of accession, you are on sick leave, in hospital, receiving a rehabilitation benefit, or have been declared unfit for work or unfit for uniformed service by a competent authority under the applicable social insurance or social security legislation – provided that continuity of cover is maintained. (applies to Options 1, 2)	TWGP55	26, 27, 28
1. You may also take out the insurance if, on the day you sign the declaration of accession, you are on sick leave, in hospital, on rehabilitation benefit or are a person declared unfit for work or unfit for uniformed service on the basis of a decision of a competent authority according to the social insurance or social provision legislation – provided that during the month preceding the commencement of our cover you were insured under a group life insurance policy issued by an insurer other than PZU Życie (previous contract), and provided that the continuity of cover is maintained. 2. “Continuity of cover” means that there is no gap between the period for which the last premium was paid in respect of the insured under the previous contract and the period for which the first premium was paid in respect of that insured under this contract. Under the previous contract, cover for the insured shall end on the last day of the month, and cover under this contract shall begin on the first day of the following month. (applies to Options 1, 2)	TWGP55	26, 27, 28
Change of the waiting period		
If the date on which you join the additional group insurance for serious illness of a child falls on the date the contract is concluded or within the following two months, no waiting period shall apply. (applies to Options 1, 2)	DCGP55	15, 16
If the date on which you join the additional group insurance for hospital treatment of a child falls on the date the contract is concluded or within the following two months, no waiting period shall apply. (applies to Options 1, 2)	DLGP56	17, 18
Changes to the exclusions of liability		
1. If, during the month immediately preceding the commencement of our cover, you were covered under another group life insurance contract providing a scope of cover analogous to that provided under this contract (the previous insurance contract), and continuity of cover was maintained, under the additional group insurance for serious illness of a child we shall be liable for an event that occurred during the period of our cover even if its cause (an accident or diagnostic or treatment procedures) occurred before the commencement of our cover. 2. Continuity of cover, as referred to in Clause 1, means that there is no gap between the period for which the last premium was paid in respect of the insured under the previous group life insurance with PZU Życie or another insurer and the period for which the first premium was paid in respect of that insured under this contract and, in the event of a change of insurance option, that there is no gap between the period for which the last premium was paid in respect of the insured under the previous insurance option and the period for which the first premium was paid in respect of that insured under the new insurance option. No gap means that cover in respect of the insured under the previous group life insurance with PZU Życie or another insurer, or under the previous insurance option, ends on the last day of the month, and cover under this contract or under the new insurance option begins on the first day of the following month. (applies to Options 1, 2)	DCGP55	12
1. If, during the month immediately preceding the commencement of our cover, you were covered under another group life insurance contract providing a scope of cover analogous to that provided under this contract (the previous insurance contract), and continuity of cover was maintained, under the additional group insurance for hospital treatment of a child we shall be liable for an event that occurred during the period of our cover even if its cause (an illness or accident) occurred before the commencement of our cover. 2. Continuity of cover, as referred to in Clause 1, means that there is no gap between the period for which the last premium was paid in respect of the insured under the previous group life insurance with PZU Życie or another insurer and the period for which the first premium was paid in respect of that insured under this contract and, in the event of a change of insurance option, that there is no gap between the period for which the last premium was paid in respect of the insured under the previous insurance option and the period for which the first premium was paid in respect of that insured under the new insurance option. No gap means that cover in respect of the insured under the previous group life insurance with PZU Życie or another insurer, or under the previous insurance option, ends on the last day of the month, and cover under this contract or under the new insurance option begins on the first day of the following month. (applies to Options 1, 2)	DLGP56	4, 13
1. If, during the month immediately preceding the commencement of our cover, you were covered under another group life insurance contract providing a scope of cover analogous to that provided under this contract (the previous insurance contract), and continuity of cover was maintained, under the additional group insurance for bodily injury to a child as a result of an accident we shall be liable for an event that occurred during the period of our cover even if its cause (an accident or diagnostic or treatment procedures) occurred before the commencement of our cover. 2. Continuity of cover, as referred to in Clause 1, means that there is no gap between the period for which the last premium was paid in respect of the insured under the previous group life insurance with PZU Życie or another insurer and the period for which the first premium was paid in respect of that insured under this contract and, in the event of a change of insurance option, that there is no gap between the period for which the last premium was paid in respect of the insured under the previous insurance option and the period for which the first premium was paid in respect of that insured under the new insurance option. No gap means that cover in respect of the insured under the previous group life insurance with PZU Życie or another insurer, or under the previous insurance option, ends on the last day of the month, and cover under this contract or under the new insurance option begins on the first day of the following month. (applies to Option 1)	DUGP55	12

1. If, during the month immediately preceding the commencement of our cover, you were covered under another group life insurance contract providing a scope of cover analogous to that provided under this contract (the previous insurance contract), and continuity of cover was maintained, under the additional group insurance for bodily injury to a child as a result of an accident we shall be liable for an event that occurred during the period of our cover even if its cause (an illness, an accident or diagnostic or treatment procedures) occurred before the commencement of our cover. 2. Continuity of cover, as referred to in Clause 1, means that there is no gap between the period for which the last premium was paid in respect of the insured under the previous group life insurance with PZU Życie or another insurer and the period for which the first premium was paid in respect of that insured under this contract and, in the event of a change of insurance option, that there is no gap between the period for which the last premium was paid in respect of the insured under the previous insurance option and the period for which the first premium was paid in respect of that insured under the new insurance option. No gap means that cover in respect of the insured under the previous group life insurance with PZU Życie or another insurer, or under the previous insurance option, ends on the last day of the month, and cover under this contract or under the new insurance option begins on the first day of the following month. (applies to Option 2)	DUGP55	12
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The proposal includes the following Cancer Support exemptions:

DESCRIPTION	GENERAL TERMS CODE	GENERAL TERMS CLAUSE
Additional provisions effective from the date of conclusion of the oncontract:		
Other information		
1. Under the insurance contract, we do not require the health declaration referred to in Clause 28 of the General Terms and Conditions of the PZU Na Życie Plus group insurance, subject to Clause 2. 2. You may join the insurance if, on the date you sign the declaration of accession, you also provide the declaration required by us for the additional Cancer Support package. (applies to Options 1, 2 and 3)	TWGP55	26, 27, 28
1. If, prior to the commencement of our cover under this insurance contract, you were covered: a) by PZU Życie under another group life insurance contract concluded between us and the policyholder as part of the additional Cancer Support package; or b) by another insurer under another contract supplementing a group life insurance contract and providing a scope of cover analogous to that provided under this contract, and continuity of cover was maintained, you will not be required to provide the health declaration specified by us for this package and included in the declaration of accession. 2. By an analogous scope of cover provided by another insurer, we mean a scope of cover that includes, as applicable, the risk of developing malignant cancer or an equivalent insured event. 3. Continuity of cover means that there is no gap between the period for which the last premium was paid in respect of the insured under the previous group life insurance with PZU Życie or another insurer and the period for which the first premium was paid in respect of that insured under this contract and, in the event of a change of insurance option, that there is no gap between the period for which the last premium was paid in respect of the insured under the previous insurance option and the period for which the first premium was paid in respect of that insured under the new insurance option. No gap means that cover in respect of the insured under the previous group life insurance with PZU Życie or another insurer, or under the previous insurance option, ends on the last day of the month, and cover under this contract or under the new insurance option begins on the first day of the following month. (applies to Options 1, 2 and 3)	TWGP55	28
1. Under the additional group insurance contract for hospital treatment of the insured, we use the following term: illness – one of the following events: 1) benign brain tumour – a benign intracranial tumour of the brain, meninges or intracranial portions of the cranial nerves. Our liability is limited to a benign brain tumour diagnosed on the basis of brain imaging or histopathological examination and which has been removed or, if removal of the tumour was not possible, in the course of which neurological deficits were identified. Our cover does not extend to cysts, granulomas, vascular malformations, cerebral haematomas or pituitary tumours. The date of occurrence of the insured event shall be the date on which, according to the medical records, the following conditions were met: a) brain imaging was performed or a specimen was obtained for the examinations referred to above, confirming the benign brain tumour; and b) the treatment referred to above was carried out or the neurological deficits referred to above were confirmed. benign spinal cord tumour – a benign intraspinal tumour of the spinal cord or spinal meninges. Our liability is limited to a benign spinal cord tumour diagnosed on the basis of imaging or histopathological examination and which has been removed or, if removal of the tumour was not possible, in the course of which neurological deficits were identified. Our cover does not extend to cysts, granulomas, vascular malformations or spinal cord haematomas. The date of occurrence of the insured event shall be the date on which, according to the medical records, the following conditions were met: a) imaging was performed or a specimen was obtained for the examinations referred to above, confirming the benign spinal cord tumour; and b) the treatment referred to above was carried out or the neurological deficits referred to above were confirmed. 3) malignant tumour – uncontrolled proliferation of cancer cells characterised by the ability to invade and destroy tissues and form distant metastases, diagnosed on the basis of histopathological examination. We also provide cover for a malignant tumour with metastatic lesions where no material was collected for histopathological examination, but the clinical presentation and diagnostic tests unequivocally indicate that the tumour is malignant. Our cover does not extend to: a) cutaneous melanoma staged as T1aN0M0 according to the TNM classification, or any skin cancer, including cutaneous lymphoma; b) papillary thyroid carcinoma staged as T1aN0M0 according to the TNM classification; c) prostate cancer with a Gleason score of 6 or classified as ISUP Grade Group 1; d) cervical cancer and cervical dysplasia classified as CIN1, CIN2 or CIN3; e) Hodgkin lymphoma assessed as Stage I; f) malignant tumours assessed as being at the pre-invasive stage, i.e. in situ; g) malignant cancers associated with AIDS or HIV infection; h) tumours of borderline malignancy, tumours of low malignant potential, non-invasive tumours, dysplasia and benign tumours. The date of occurrence of the insured event shall be the date on which, according to the medical records, the specimen for histopathological examination was obtained. 4) malignant tumour at the pre-invasive stage (i.e. in situ) – a malignant tumour diagnosed at a very early stage of development, with no evidence of invasion beyond the basement membrane, which acts as a barrier to the spread of cancer cells through the blood and lymphatic system. Our liability is limited to a malignant tumour at the pre-invasive stage (i.e. in situ) located in one of the following categories of the International Statistical Classification of Diseases and Related Health Problems ICD-10: a) D00 – carcinoma in situ of the oral cavity, oesophagus and stomach; b) D01 – carcinoma in situ of other and unspecified digestive organs; c) D02 – carcinoma in situ of the middle ear and respiratory system; d) D03 – melanoma in situ; e) D05 – carcinoma in situ of the breast; f) D06 – carcinoma in situ of the cervix; g) D07 – carcinoma in situ of other and unspecified genital organs; h) D09 – carcinoma in situ of other and unspecified sites, provided that our cover under this insurance does not include a malignant tumour at the pre-invasive stage (i.e. in situ) classified under category D04 – carcinoma in situ of skin of the International Statistical Classification of Diseases and Related Health Problems. The stage of a malignant tumour at the pre-invasive stage (i.e. in situ) must be confirmed by histopathological or cytological examination; 5) malignant tumour at an early stage of invasion – a malignant tumour diagnosed at an early stage of development, with no evidence of metastases. Our liability is limited to: a) papillary thyroid carcinoma – with the stage described according to the TNM classification as T1aN0M0; b) malignant melanoma of the skin – with the stage described according to the TNM classification as T1aN0M0;	LSGP56	1.1, 4, 6

c) malignant tumour of the prostate (prostate gland) – with the stage described according to the TNM classification as T1aN0M0 or T1bN0M0;		
DESCRIPTION	GENERAL TERMS CODE	GENERAL TERMS CLAUSE
d) malignant tumour of the cervix – with the stage described according to the CIN classification as CIN1, CIN2 or CIN3; e) Hodgkin lymphoma (Hodgkin's disease) – diagnosed at Stage I. The stage of a malignant tumour at an early stage of invasion referred to in a) to d) must be confirmed by histopathological or cytological examination. The stage of Hodgkin lymphoma must be confirmed by histopathological examination and the location of the lymph nodes affected by the malignant process. 2. With respect to hospitalisation due to illness, the scope of the additional group insurance for hospital treatment of the insured includes only hospitalisation due to one of the illnesses referred to in Clause 1. 3. Our liability under this contract does not include hospitalisation due to illnesses other than those specified in Clause 1. (applies to Options 1, 2 and 3)		
Modification of the benefit amount		
1. If you undergo one of the following types of specialist treatment: 1) chemotherapy; or 2) radiotherapy for cancer; or 3) Gamma Knife or CyberKnife radiotherapy for cancer, we will pay you an additional benefit in addition to the benefit payable for undergoing such specialist treatment. The amount of the additional benefit is specified in the policy and in the individual certificate of insurance, in the table setting out the scope of cover. 2. Our coverage includes only one additional benefit payment – for the first occurrence of one of the types of specialist treatment listed in Item 1. (applies to Options 1, 2 and 3)	LCGP55	5, 9
Extension of the scope of cover		
The insurance contract may also provide cover for persons who have a legal relationship with an entity other than the policyholder, where the Parties have agreed to that entity's participation in the insurance contract. In such a case: 1) the definition of you / the insured shall be replaced with the following: you / the insured – a natural person who has joined the insurance and who: a) has a legal relationship with the policyholder or with another entity whose participation in the insurance contract has been agreed by the Parties (the primary insured); b) is the spouse, life partner or adult child of the primary insured (the insured relative); 2) wherever the contract refers to a legal relationship with the policyholder, this shall also be understood to mean a legal relationship with an entity whose participation in the insurance contract has been agreed by the Parties; 3) a change of employer under the contract shall not be considered as the establishment of a legal relationship with the policyholder within the meaning of the provisions of the General Terms and Conditions of the PZU Na Życie Plus group insurance concerning the waiver of the waiting period. (applies to Options 1, 2 and 3)	TWGP55	1.21; 1.27; 1.28
You may also join the insurance if, on the date you sign the declaration of accession, you are on sick leave, in hospital, receiving a rehabilitation benefit, or have been declared unfit for work or unfit for uniformed service by a competent authority under the applicable social insurance or social security legislation – provided that continuity of cover is maintained. (applies to Options 1, 2 and 3)	TWGP55	26, 27, 28
1. You may also take out the insurance if, on the day you sign the declaration of accession, you are on sick leave, in hospital, on rehabilitation benefit or are a person declared unfit for work or unfit for uniformed service on the basis of a decision of a competent authority according to the social insurance or social provision legislation – provided that during the month preceding the commencement of our cover you were insured under a group life insurance policy issued by an insurer other than PZU Życie (previous contract), and provided that the continuity of cover is maintained. 2. "Continuity of cover" means that there is no gap between the period for which the last premium was paid in respect of the insured under the previous contract and the period for which the first premium was paid in respect of that insured under this contract. Under the previous contract, cover for the insured shall end on the last day of the month, and cover under this contract shall begin on the first day of the following month. (applies to Options 1, 2 and 3)	TWGP55	26, 27, 28
Change of the liability period		
Under the additional group insurance for hospital treatment, for each day of your hospitalisation we will pay you a benefit equal to: 0.5% of the sum insured if your hospitalisation was caused by an illness; 0.25% of the sum insured if your hospitalisation was caused by an accident. (applies to Options 1, 2 and 3)	LSGP56	1.4, 6, 7
Change of the waiting period		
1. If, immediately prior to the commencement of our cover, you were covered by PZU Życie or another insurer under another group life insurance contract providing a scope of cover analogous to that provided under this contract (the previous insurance contract), the date on which you join the contract under the additional Cancer Support Package falls on the date the contract is concluded or within the following two months, and continuity of cover has been maintained, then during the waiting period we shall be liable for events covered by our insurance up to the amount of the benefit corresponding to the lower of the following two amounts: the benefit under the previous insurance contract or the benefit under the current insurance contract. 2. Continuity of cover means that there is no gap between the period for which the last premium was paid in respect of the insured under the previous group life insurance with PZU Życie or another insurer and the period for which the first premium was paid in respect of that insured under this contract and, in the event of a change of insurance option, that there is no gap between the period for which the last premium was paid in respect of the insured under the previous insurance option and the period for which the first premium was paid in respect of that insured under the new insurance option. No gap means that cover in respect of the insured under the previous group life insurance with PZU Życie or another insurer, or under the previous insurance option, ends on the last day of the month, and cover under this contract or under the new insurance option begins on the first day of the following month. (applies to Options 1, 2 and 3)	COGP56	11, 12

1. If, immediately prior to the commencement of our cover, you were covered by PZU Życie or another insurer under another group life insurance contract providing a scope of cover analogous to that provided under this contract (the previous insurance contract), the date on which you join the contract under the additional Cancer Support Package falls on the date the contract is concluded or within the following two months, and continuity of cover has been maintained, then during the waiting period we shall be liable for events covered by our insurance up to the amount of the benefit corresponding to the lower of the following two amounts: the benefit under the previous insurance contract or the benefit under the current insurance contract. 2. Continuity of cover means that there is no gap between the period for which the last premium was paid in respect of the insured under the previous group life insurance with PZU Życie or another insurer and the period for which the first premium was paid in respect of that insured under this contract and, in the event of a change of insurance option, that there is no gap between the period for which the last premium was paid in respect of the insured under the previous insurance option and the period for which the first premium was paid in respect of that insured under the new insurance option. No gap means that, under the previous group life insurance with PZU Życie or another insurer or under the previous insurance option, cover in respect of the insured ends on the last day	RUGP55	12, 13
DESCRIPTION	GENERAL TERMS CODE	GENERAL TERMS CLAUSE
of the month and cover under this contract or under the new insurance option commences on the first day of the following month. (applies to Options 1, 2 and 3)		
1. If, immediately prior to the commencement of our cover, you were covered by PZU Życie or another insurer under another group life insurance contract providing a scope of cover analogous to that provided under this contract (the previous insurance contract), the date on which you join the contract under the additional Cancer Support Package falls on the date the contract is concluded or within the following two months, and continuity of cover has been maintained, then during the waiting period we shall be liable for events covered by our insurance up to the amount of the benefit corresponding to the lower of the following two amounts: the benefit under the previous insurance contract or the benefit under the current insurance contract. 2. Continuity of cover means that there is no gap between the period for which the last premium was paid in respect of the insured under the previous group life insurance with PZU Życie or another insurer and the period for which the first premium was paid in respect of that insured under this contract and, in the event of a change of insurance option, that there is no gap between the period for which the last premium was paid in respect of the insured under the previous insurance option and the period for which the first premium was paid in respect of that insured under the new insurance option. No gap means that cover in respect of the insured under the previous group life insurance with PZU Życie or another insurer, or under the previous insurance option, ends on the last day of the month, and cover under this contract or under the new insurance option begins on the first day of the following month. (applies to Options 1, 2 and 3)	LSGP56	15, 16
1. If, immediately prior to the commencement of our cover, you were covered by PZU Życie or another insurer under another group life insurance contract providing a scope of cover analogous to that provided under this contract (the previous insurance contract), the date on which you join the contract under the additional Cancer Support Package falls on the date the contract is concluded or within the following two months, and continuity of cover has been maintained, then during the waiting period we shall be liable for events covered by our insurance up to the amount of the benefit corresponding to the lower of the following two amounts: the benefit under the previous insurance contract or the benefit under the current insurance contract. 2. Continuity of cover means that there is no gap between the period for which the last premium was paid in respect of the insured under the previous group life insurance with PZU Życie or another insurer and the period for which the first premium was paid in respect of that insured under this contract and, in the event of a change of insurance option, that there is no gap between the period for which the last premium was paid in respect of the insured under the previous insurance option and the period for which the first premium was paid in respect of that insured under the new insurance option. No gap means that cover in respect of the insured under the previous group life insurance with PZU Życie or another insurer, or under the previous insurance option, ends on the last day of the month, and cover under this contract or under the new insurance option begins on the first day of the following month. (applies to Options 1, 2 and 3)	LCGP55	10, 11
Changes to the exclusions of liability		
1. If, during the month immediately preceding the commencement of our cover, you were covered under another group life insurance contract providing a scope of cover analogous to that provided under this contract (the previous insurance contract), and continuity of cover was maintained, under the additional group insurance for serious oncological illness of the insured we shall be liable for an event that occurred during the period of our cover even if its cause (an accident or diagnostic or treatment procedures) occurred before the commencement of our cover. 2. Continuity of cover, as referred to in Clause 1, means that there is no gap between the period for which the last premium was paid in respect of the insured under the previous group life insurance with PZU Życie or another insurer and the period for which the first premium was paid in respect of that insured under this contract and, in the event of a change of insurance option, that there is no gap between the period for which the last premium was paid in respect of the insured under the previous insurance option and the period for which the first premium was paid in respect of that insured under the new insurance option. No gap means that cover in respect of the insured under the previous group life insurance with PZU Życie or another insurer, or under the previous insurance option, ends on the last day of the month, and cover under this contract or under the new insurance option begins on the first day of the following month. (applies to Options 1, 2 and 3)	COGP56	7
1. If, during the month immediately preceding the commencement of our cover, you were covered under another group life insurance contract providing a scope of cover analogous to that provided under this contract (the previous insurance contract), and continuity of cover was maintained, under the additional group insurance for diagnosis of early-stage malignant cancer in the insured we shall be liable for an event that occurred during the period of our cover even if its cause (an accident or diagnostic or treatment procedures) occurred before the commencement of our cover. 2. Continuity of cover, as referred to in Clause 1, means that there is no gap between the period for which the last premium was paid in respect of the insured under the previous group life insurance with PZU Życie or another insurer and the period for which the first premium was paid in respect of that insured under this contract and, in the event of a change of insurance option, that there is no gap between the period for which the last premium was paid in respect of the insured under the previous insurance option and the period for which the first premium was paid in respect of that insured under the new insurance option. No gap means that cover in respect of the insured under the previous group life insurance with PZU Życie or another insurer, or under the previous insurance option, ends on the last day of the month, and cover under this contract or under the new insurance option begins on the first day of the following month. (applies to Options 1, 2 and 3)	RUGP55	8, 9

1. If, during the month immediately preceding the commencement of our cover, you were covered under another group life insurance contract providing a scope of cover analogous to that provided under this contract (the previous insurance contract), and continuity of cover was maintained, under the additional group insurance for hospital treatment of the insured we shall be liable for an event that occurred during the period of our cover even if its cause (an illness or accident) occurred before the commencement of our cover.

2. Continuity of cover, as referred to in Clause 1, means that there is no gap between the period for which the last premium was paid in respect of the insured under the previous group life insurance with PZU Życie or another insurer and the period for which the first premium was paid in respect of that insured under this contract and, in the event of a change of insurance option, that there is no gap between the period for which the last premium was paid in respect of the insured under the previous insurance option and the period for which the first premium was paid in respect of that insured under the new insurance option. No gap means that cover in respect of the insured under the previous group life insurance with PZU Życie or another insurer, or under the previous insurance option, ends on the last day of the month, and cover under this contract or under the new insurance option begins on the first day of the following month. (applies to Options 1, 2 and 3)

LSGP56

12

The proposal includes the following Support for Your Heart exemptions:

DESCRIPTION	GENERAL TERMS CODE	GENERAL TERMS CLAUSE
Additional provisions effective from the date of conclusion of the contract:		
Other information		
1. Under the insurance contract, we do not require the health declaration referred to in Clause 28 of the General Terms and Conditions of the PZU Na Życie Plus group insurance, subject to Clause 2. 2. You may take out the insurance if, on the day you sign the declaration of accession, you also submit the statement required by us for the additional Support for Your Heart Package. (applies to Options 1, 2)	TWGP55	26, 27, 28
1. If, prior to the commencement of our cover under this insurance contract, you were covered: a) by PZU Życie under another group life insurance contract concluded between us and the policyholder under the additional Support for Your Heart Package; or b) by another insurer under another contract supplementing a group life insurance contract and providing a scope of cover analogous to that provided under this contract, and continuity of cover was maintained, you will not be required to provide the health declaration specified by us for this package and included in the declaration of accession. 2. By an analogous scope of cover provided by another insurer, we mean a scope of cover that includes, as applicable, the risk of stroke or heart attack or an equivalent insured event. 3. Continuity of cover means that there is no gap between the period for which the last premium was paid in respect of the insured under the previous group life insurance with PZU Życie or another insurer and the period for which the first premium was paid in respect of that insured under this contract and, in the event of a change of insurance option, that there is no gap between the period for which the last premium was paid in respect of the insured under the previous insurance option and the period for which the first premium was paid in respect of that insured under the new insurance option. No gap means that cover in respect of the insured under the previous group life insurance with PZU Życie or another insurer, or under the previous insurance option, ends on the last day of the month, and cover under this contract or under the new insurance option begins on the first day of the following month. (applies to Options 1, 2)	TWGP55	28

1. Under the additional group insurance contract for hospital treatment of the insured, we use the following term: illness – one of the following events: 1) bacterial endocarditis – inflammation of the endocardium caused by a bacterial infection. Our liability is limited to bacterial endocarditis affecting the native heart valves or heart chambers, without foreign material or medical devices, and diagnosed on the basis of a test identifying its aetiological agent, an imaging examination or a histopathological examination confirming damage to the endocardium. The date of occurrence of the insured event shall be the date on which, according to the medical records, the diagnostic imaging was performed or the specimen was obtained for the examinations referred to above, confirming bacterial endocarditis. 2) ischaemic heart disease treated by coronary artery bypass grafting – coronary artery disease for which a graft, i.e. a by-pass, was implanted to bypass a narrowed or obstructed section of a coronary artery. The date of occurrence of the event is the date on which, according to the medical records, the following conditions were met: a) coronary artery disease was diagnosed; and b) the treatment referred to above was carried out. 3) disease of the cardiac conduction system treated surgically by implantation of a cardiac pacing system – sinus node dysfunction or a disorder of the cardiac conduction system for which a permanent cardiac pacing system was implanted. Our cover does not include procedures involving repositioning, revision or replacement of the electrodes or the cardiac pacing system. The date of occurrence of the insured event shall be the date on which, according to the medical records, the following conditions were met: a) cardiac conduction system disease was diagnosed; and b) the treatment referred to above was carried out. hypertrophic cardiomyopathy – a genetically determined primary disorder of the heart muscle involving thickening of the walls of the left ventricle, which is not caused by abnormal loading conditions. Our liability is limited to genetically determined hypertrophic cardiomyopathy diagnosed by a cardiologist and resulting in a reduction in the left ventricular ejection fraction to below 40% or for which a cardioverter-defibrillator was implanted. Our cover does not extend to left ventricular hypertrophy secondary to other cardiac diseases or systemic diseases. The date of occurrence of the insured event shall be the date on which, according to the medical records, the following conditions were met: a) hypertrophic cardiomyopathy was diagnosed in the manner described above; and b) the consequence referred to above was confirmed or the treatment referred to above was carried out. 5) Takotsubo cardiomyopathy – a transient disorder of the contractility of the walls of the left ventricle, with an increase in cardiac troponin above the upper limit of normal, without haemodynamically significant stenosis of the coronary arteries. Our liability is limited to Takotsubo cardiomyopathy diagnosed by a cardiologist and for which hospitalisation was required. The date of occurrence of the insured event shall be the date on which, according to the medical records, the following conditions were met: a) Takotsubo cardiomyopathy was diagnosed in the manner described above; and b) hospitalisation was required. 6) abdominal aortic aneurysm treated surgically – a localised dilation of the abdominal aorta beyond its normal diameter, which may be accompanied by dissection of the aortic wall and which was treated surgically. The date of occurrence of the event is the date on which, according to the medical records, the following conditions were met: a) an abdominal aortic aneurysm was diagnosed; and b) the method of treatment described above was carried out. 7) thoracic aortic aneurysm treated surgically – a localised dilation of the thoracic aorta beyond its normal diameter, which may be accompanied by dissection of the aortic wall and which was treated surgically. The date of occurrence of the event is the date on which, according to the medical records, the following conditions were met: a) a thoracic aortic aneurysm was diagnosed; and b) the method of treatment described above was carried out. 8) heart transplantation – a surgical procedure involving the transplantation into the recipient's body of a human heart removed from the donor's body. Our liability is limited to heart transplantation performed on the recipient. The date of the insured event is the date on which, according to the medical records, the above-mentioned heart transplantation was performed. 9) stroke with permanent neurological deficit – a sudden focal or generalised disturbance of brain function caused exclusively by occlusion of the lumen of a cerebral blood vessel or rupture of its wall, resulting in a permanent neurological deficit. Our liability is limited to a stroke with permanent neurological deficit in which: a) brain imaging has unequivocally confirmed acute vascular changes or the stroke was treated with thrombolytic therapy, and b) a neurological examination performed 3 months after the stroke confirmed the persistence of the neurological deficit resulting from the stroke.	LSGP56	1.1, 4, 6
DESCRIPTION	GENERAL TERMS CODE	GENERAL TERMS CLAUSE

Our cover does not include a transient ischaemic attack (TIA) or a stroke caused by anything other than a vascular cause or resulting from an injury. The date of occurrence of the insured event shall be the date on which, according to the medical records, the following conditions were met: a) stroke resulting in a permanent neurological deficit was diagnosed in the manner described above, or the thrombolytic treatment referred to above was administered; and b) the consequences of the stroke referred to above were confirmed. 10) valvular heart disease treated surgically by valve implantation – an anatomical abnormality in the structure of a native heart valve for which surgery was performed to replace the valve with an artificial or biological valve. The date of occurrence of the event is the date on which, according to the medical records, the following conditions were met: a) valvular heart disease was diagnosed; and b) the method of treatment described above was carried out. 11) pulmonary embolism – obstruction of the pulmonary artery caused by a blood clot. Our liability is limited to a pulmonary embolism in which the blood clot is located in the main pulmonary artery. The date of occurrence of the insured event shall be the date on which, according to the medical records, pulmonary embolism was diagnosed. 12) heart attack – damage to part of the heart muscle as a result of acute ischaemia. Our liability is limited to a heart attack whose diagnosis is confirmed by a rise or fall in cardiac troponin levels, with at least one value above the upper limit of normal, and the presence of at least one of the following criteria: a) clinical symptoms of myocardial ischaemia; b) new ischaemic changes on the ECG; c) new loss of viable myocardium or new regional wall motion abnormality on imaging consistent with an ischaemic cause; d) identification of a coronary thrombus by coronary angiography. We shall also provide cover for myocardial infarction associated with a coronary artery procedure, provided that imaging demonstrates new loss of viable myocardium consistent with an ischaemic cause or coronary angiography confirms a procedure-related complication restricting blood flow, and cardiac troponin levels increase to: a) at least five times the upper reference limit following percutaneous coronary intervention; or b) at least ten times the upper reference limit following coronary artery bypass grafting. The date of occurrence of the insured event shall be the date on which, according to the medical records, myocardial infarction was diagnosed in the manner described above. 2. With respect to hospitalisation due to illness, the scope of the additional group insurance for hospital treatment of the insured includes only hospitalisation due to one of the illnesses referred to in Clause 1. 3. Our liability under this contract does not include hospitalisation due to illnesses other than those specified in Clause 1. (applies to Options 1, 2)		
Modification of the benefit amount 1. If you undergo: 1) your first ablation; or 2) your first implantation of a cardioverter-defibrillator; or 3) your first implantation of a cardiac resynchronisation device; or 4) your first implantation of a cardiac pacemaker (hereinafter referred to as specialist treatment of a serious cardiovascular illness), we will pay you an additional benefit in addition to the benefit payable for undergoing such specialist treatment. The amount of the additional benefit is specified in the policy and in the individual certificate of insurance, in the table setting out the scope of cover. 2. Our cover includes a maximum of four payments of the additional benefit – for the first occurrence of each of the types of specialist treatment of a serious cardiovascular illness referred to in Clause 1. (applies to Options 1, 2)	LCGP55	5, 9
Extension of the scope of cover The insurance contract may also provide cover for persons who have a legal relationship with an entity other than the policyholder, where the Parties have agreed to that entity's participation in the insurance contract. In such a case: 1) the definition of you / the insured shall be replaced with the following: you / the insured – a natural person who has joined the insurance and who: a) has a legal relationship with the policyholder or with another entity whose participation in the insurance contract has been agreed by the Parties (the primary insured); b) is the spouse, life partner or adult child of the primary insured (the insured relative); 2) wherever the contract refers to a legal relationship with the policyholder, this shall also be understood to mean a legal relationship with an entity whose participation in the insurance contract has been agreed by the Parties; 3) a change of employer under the contract shall not be considered as the establishment of a legal relationship with the policyholder within the meaning of the provisions of the General Terms and Conditions of the PZU Na Życie Plus group insurance concerning the waiver of the waiting period. (applies to Options 1, 2)	TWGP55	1.21; 1.27; 1.28
You may also join the insurance if, on the date you sign the declaration of accession, you are on sick leave, in hospital, receiving a rehabilitation benefit, or have been declared unfit for work or unfit for uniformed service by a competent authority under the applicable social insurance or social security legislation – provided that continuity of cover is maintained. (applies to Options 1, 2)	TWGP55	26, 27, 28
1. You may also take out the insurance if, on the day you sign the declaration of accession, you are on sick leave, in hospital, on rehabilitation benefit or are a person declared unfit for work or unfit for uniformed service on the basis of a decision of a competent authority according to the social insurance or social provision legislation – provided that during the month preceding the commencement of our cover you were insured under a group life insurance policy issued by an insurer other than PZU Życie (previous contract), and provided that the continuity of cover is maintained. 2. “Continuity of cover” means that there is no gap between the period for which the last premium was paid in respect of the insured under the previous contract and the period for which the first premium was paid in respect of that insured under this contract. Under the previous contract, cover for the insured shall end on the last day of the month, and cover under this contract shall begin on the first day of the following month. (applies to Options 1, 2)	TWGP55	26, 27, 28
Change of the liability period Under the additional group insurance for hospital treatment, for each day of your hospitalisation we will pay you a benefit equal to: 0.5% of the sum insured if your hospitalisation was caused by an illness; 0.25% of the sum insured if your hospitalisation was caused by an accident. (applies to Options 1, 2)	LSGP56	1.4, 6, 7

DESCRIPTION	GENERAL TERMS CODE	GENERAL TERMS CLAUSE
Change of the waiting period		
1. If, immediately prior to the commencement of our cover, you were covered by PZU Życie or another insurer under another group life insurance contract providing a scope of cover analogous to that provided under this contract (the previous insurance contract), the date on which you join the contract under the additional Support for Your Heart Package falls on the date the contract is concluded or within the following two months, and continuity of cover has been maintained, then during the waiting period we shall be liable for events covered by our insurance up to the amount of the benefit corresponding to the lower of the following two amounts: the benefit under the previous insurance contract or the benefit under the current insurance contract. 2. Continuity of cover means that there is no gap between the period for which the last premium was paid in respect of the insured under the previous group life insurance with PZU Życie or another insurer and the period for which the first premium was paid in respect of that insured under this contract and, in the event of a change of insurance option, that there is no gap between the period for which the last premium was paid in respect of the insured under the previous insurance option and the period for which the first premium was paid in respect of that insured under the new insurance option. No gap means that cover in respect of the insured under the previous group life insurance with PZU Życie or another insurer, or under the previous insurance option, ends on the last day of the month, and cover under this contract or under the new insurance option begins on the first day of the following month. (applies to Options 1, 2)	CKGP56	11, 12
1. If, immediately prior to the commencement of our cover, you were covered by PZU Życie or another insurer under another group life insurance contract providing a scope of cover analogous to that provided under this contract (the previous insurance contract), the date on which you join the contract under the additional Support for Your Heart Package falls on the date the contract is concluded or within the following two months, and continuity of cover has been maintained, then during the waiting period we shall be liable for events covered by our insurance up to the amount of the benefit corresponding to the lower of the following two amounts: the benefit under the previous insurance contract or the benefit under the current insurance contract. 2. Continuity of cover means that there is no gap between the period for which the last premium was paid in respect of the insured under the previous group life insurance with PZU Życie or another insurer and the period for which the first premium was paid in respect of that insured under this contract and, in the event of a change of insurance option, that there is no gap between the period for which the last premium was paid in respect of the insured under the previous insurance option and the period for which the first premium was paid in respect of that insured under the new insurance option. No gap means that cover in respect of the insured under the previous group life insurance with PZU Życie or another insurer, or under the previous insurance option, ends on the last day of the month, and cover under this contract or under the new insurance option begins on the first day of the following month. (applies to Options 1, 2)	LSGP56	15, 16
1. If, immediately prior to the commencement of our cover, you were covered by PZU Życie or another insurer under another group life insurance contract providing a scope of cover analogous to that provided under this contract (the previous insurance contract), the date on which you join the contract under the additional Support for Your Heart Package falls on the date the contract is concluded or within the following two months, and continuity of cover has been maintained, then during the waiting period we shall be liable for events covered by our insurance up to the amount of the benefit corresponding to the lower of the following two amounts: the benefit under the previous insurance contract or the benefit under the current insurance contract. 2. Continuity of cover means that there is no gap between the period for which the last premium was paid in respect of the insured under the previous group life insurance with PZU Życie or another insurer and the period for which the first premium was paid in respect of that insured under this contract and, in the event of a change of insurance option, that there is no gap between the period for which the last premium was paid in respect of the insured under the previous insurance option and the period for which the first premium was paid in respect of that insured under the new insurance option. No gap means that cover in respect of the insured under the previous group life insurance with PZU Życie or another insurer, or under the previous insurance option, ends on the last day of the month, and cover under this contract or under the new insurance option begins on the first day of the following month. (applies to Options 1, 2)	LCGP55	10, 11
Changes to the exclusions of liability		
1. If, during the month immediately preceding the commencement of our cover, you were covered under another group life insurance contract providing a scope of cover analogous to that provided under this contract (the previous insurance contract), and continuity of cover was maintained, under the additional group insurance for serious cardiovascular illness of the insured we shall be liable for an event that occurred during the period of our cover even if its cause (an accident or diagnostic or treatment procedures) occurred before the commencement of our cover. 2. Continuity of cover, as referred to in Clause 1, means that there is no gap between the period for which the last premium was paid in respect of the insured under the previous group life insurance with PZU Życie or another insurer and the period for which the first premium was paid in respect of that insured under this contract and, in the event of a change of insurance option, that there is no gap between the period for which the last premium was paid in respect of the insured under the previous insurance option and the period for which the first premium was paid in respect of that insured under the new insurance option. No gap means that cover in respect of the insured under the previous group life insurance with PZU Życie or another insurer, or under the previous insurance option, ends on the last day of the month, and cover under this contract or under the new insurance option begins on the first day of the following month. (applies to Options 1, 2)	CKGP56	8
1. If, during the month immediately preceding the commencement of our cover, you were covered under another group life insurance contract providing a scope of cover analogous to that provided under this contract (the previous insurance contract), and continuity of cover was maintained, under the additional group insurance for hospital treatment of the insured we shall be liable for an event that occurred during the period of our cover even if its cause (an illness or accident) occurred before the commencement of our cover. 2. Continuity of cover, as referred to in Clause 1, means that there is no gap between the period for which the last premium was paid in respect of the insured under the previous group life insurance with PZU Życie or another insurer and the period for which the first premium was paid in respect of that insured under this contract and, in the event of a change of insurance option, that there is no gap between the period for which the last premium was paid in respect of the insured under the previous insurance option and the period for which the first premium was paid in respect of that insured under the new insurance option. No gap means that cover in respect of the insured under the previous group life insurance with PZU Życie or another insurer, or under the previous insurance option, ends on the last day of the month, and cover under this contract or under the new insurance option begins on the first day of the following month. (applies to Options 1, 2)	LSGP56	12

The proposal includes the following Support for Relatives Plus exemptions:

DESCRIPTION	GENERAL TERMS CODE	GENERAL TERMS CLAUSE
Additional provisions effective from the date of conclusion of the oncontract:		
Extension of the scope of cover		
The insurance contract may also provide cover for persons who have a legal relationship with an entity other than the policyholder, where the Parties have agreed to that entity's participation in the insurance contract. In such a case: 1) the definition of you / the insured shall be replaced with the following: you / the insured – a natural person who has joined the insurance and who: a) has a legal relationship with the policyholder or with another entity whose participation in the insurance contract has been agreed by the Parties (the primary insured); b) is the spouse, life partner or adult child of the primary insured (the insured relative); 2) wherever the contract refers to a legal relationship with the policyholder, this shall also be understood to mean a legal relationship with an entity whose participation in the insurance contract has been agreed by the Parties; 3) a change of employer under the contract shall not be considered as the establishment of a legal relationship with the policyholder within the meaning of the provisions of the General Terms and Conditions of the PZU Na Życie Plus group insurance concerning the waiver of the waiting period. (applies to Option 1)	TWGP55	1.21; 1.27; 1.28
You may also join the insurance if, on the date you sign the declaration of accession, you are on sick leave, in hospital, receiving a rehabilitation benefit, or have been declared unfit for work or unfit for uniformed service by a competent authority under the applicable social insurance or social security legislation – provided that continuity of cover is maintained. (applies to Option 1)	TWGP55	26, 27, 28
1. You may also take out the insurance if, on the day you sign the declaration of accession, you are on sick leave, in hospital, on rehabilitation benefit or are a person declared unfit for work or unfit for uniformed service on the basis of a decision of a competent authority according to the social insurance or social provision legislation – provided that during the month preceding the commencement of our cover you were insured under a group life insurance policy issued by an insurer other than PZU Życie (previous contract), and provided that the continuity of cover is maintained. 2. “Continuity of cover” means that there is no gap between the period for which the last premium was paid in respect of the insured under the previous contract and the period for which the first premium was paid in respect of that insured under this contract. Under the previous contract, cover for the insured shall end on the last day of the month, and cover under this contract shall begin on the first day of the following month. (applies to Option 1)	TWGP55	26, 27, 28
Change of the waiting period		
If the date on which you join the additional group insurance for orphanhood of a child falls on the date the contract is concluded or within the following two months, no waiting period shall apply. (applies to Option 1)	ODGP55	6
Changes to the exclusions of liability		
1. If, during the month immediately preceding the commencement of our cover, you were covered under another group life insurance contract providing a scope of cover analogous to that provided under this contract (the previous insurance contract), and continuity of cover was maintained, under the additional group insurance for death caused by a heart attack or stroke we shall be liable for an event that occurred during the period of our cover even if its cause (an illness) occurred before the commencement of our cover. 2. Continuity of cover, as referred to in Clause 1, means that there is no gap between the period for which the last premium was paid in respect of the insured under the previous group life insurance with PZU Życie or another insurer and the period for which the first premium was paid in respect of that insured under this contract and, in the event of a change of insurance option, that there is no gap between the period for which the last premium was paid in respect of the insured under the previous insurance option and the period for which the first premium was paid in respect of that insured under the new insurance option. No gap means that cover in respect of the insured under the previous group life insurance with PZU Życie or another insurer, or under the previous insurance option, ends on the last day of the month, and cover under this contract or under the new insurance option begins on the first day of the following month. (applies to Option 1)	ZZGP55	6

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 of

PZU Życie SA, can be found in the current General Terms and Conditions of the PZU Na Życie Plus group insurance and in the General Terms and Conditions of the individual additional covers, available at pzu.pl, at our branches or from our agents.