



**GENERAL TERMS
ADDITIONAL GROUP INSURANCE IN THE EVENT OF
A SERIOUS ILLNESS OF THE SPOUSE OR THE LIFE PARTNER**

The table below presents the provisions of the general terms and conditions of the additional group insurance in the case of a severe illness of a parent or a life partner of the insured, terms and conditions code MCGP55 (GTC), which govern the exclusion and limitation of the insurance company's liability.

These provisions constitute a part of the GTC, and their indications are a result of the legal regulations (Article 17, section 1 of the Insurance and Reinsurance Act).

No.	Type of information	Record number
1.	Conditions for benefit payment	items 1-2 items 4-6 items 17-19 items 41 items 42-47 items 48
2.	Restrictions and exemptions of an insurer's liability granting the right to refuse to pay out the benefits or to reduce them	items 1-2 items 7-13 items 14-16 items 38-39 items 40 items 48

Information about the insurance are available from:

 at pzu.pl



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GENERAL CONDITIONS FOR SUPPLEMENTARY GROUP INSURANCE SERIOUS ILLNESS OF THE SPOUSE OR THE LIFE PARTNER

GTC code: MCGP55

The Board of Directors of PZU Życie SA established the general terms and conditions of additional group insurance in the event of severe illness of the spouse or the life partner of the insured caused by a personal accident by resolution no. UZ/202/2021 of 9 November 2021 (hereinafter referred to as the GTC).

These General Terms and Conditions shall enter into force on 01 December 2021 and shall apply to insurance agreements concluded from 1 January 2022.

The policyholder shall read the GTC carefully before concluding the contract and communicate the GTC to anyone who wishes to take out insurance.

Please read the GTC you have received from your policyholder carefully before you take out insurance.

GLOSSARY

– i.e. what do the terms actually mean

1. the GTC uses the following terminology:
 - 1) **severe illness** – only such illness, injury or surgery as covered by our protection. You will find a list and definitions of serious illnesses in the appendix to these GTC;
 - 2) **insurance protection period** – the period of time during which our liability to the insured under the supplementary insurance continues;
 - 3) **diagnostic and treatment procedure** – medical procedure consisting of the patient's medical history, physical examination of the patient and additional examinations to establish the diagnosis or medical procedure aimed at treatment;
 - 4) **supplementary insurance** – the insurance agreement to which these GTC apply;
 - 5) **basic insurance** – PZU Na Życie Plus group insurance agreement, to which the policyholder has the right to take out additional insurance;
 - 6) **the occurrence of a severe illness** – the occurrence of the following circumstances during the period of cover:
 - a) diagnosis – in case of: bacterial encephalitis or meningitis, bacterial endocarditis, complete loss of hearing in both ears, complete loss of sight in both eyes, Creutzfeldt-Jakob's disease, Huntington's disease, motor neurone disease (amyotrophic lateral sclerosis), Parkinson's disease, severe burns, tick-borne encephalitis, neuroborreliosis, malignant neoplasm, end-stage liver failure, sepsis (septicaemia), multiple sclerosis, tetanus, stroke with permanent neurological loss, rabies, pulmonary embolism, myocardial infarction, gas gangrene,
 - b) specialised treatment – in the case of: aplastic anaemia (aplastic anaemia) – starting immunosuppressive or immunostimulating treatment or bone marrow transplantation, tuberculosis – starting anti-tuberculosis treatment, chronic renal failure – starting permanent dialysis or kidney transplantation,
 - c) surgery – in the case of: cerebral echinococcus, surgical treatment of abdominal aortic disease, surgical treatment of thoracic aortic disease, surgical treatment of ischaemic heart disease (by-pass), surgical treatment of valvular heart defect, benign brain tumour, brain abscess, transplantation, loss of a limb, infected pancreatic necrosis,
 - d) infection – in the case of: HIV infection.
2. The other terms used in these GTC are defined in the general terms and conditions of the basic insurance – the same terms retain the same meaning.

OBJECT OF INSURANCE

– what do we insure

3. We insure an event in your life, which is the occurrence of a serious illness in your spouse or life partner.

SCOPE OF INSURANCE AND THE BENEFIT AMOUNT

– which events do we pay for and what amounts

4. Supplementary cover includes an event in your life which is the occurrence of a serious illness in your spouse or life partner during the period of cover which meets the following conditions:
 - 1) is in accordance with our definition set out in the appendix to the GTC;

- 2) is within the scope of the severe illnesses that apply in the insurance contract (policy);
- 3) occurred before the spouse or life partner reached the age of 70.
5. Additional insurance has four scopes:
 - 1) basic insurance;
 - 2) extended insurance;
 - 3) basic insurance plus;
 - 4) extended insurance plus.

The information on which severe illnesses are included in the scope are presented in the appendix to the GTC. We confirm the extent of serious illnesses in the policy and in the individual confirmation of insurance.
6. If your spouse or life partner develops a serious illness, we will pay you a benefit equal to the percentage of the sum insured current at the date of the serious illness, which is specified in the policy and in the individual confirmation of insurance.

EXCLUSIONS OF PROTECTION

– i.e. cases in which you are not eligible for a benefit

7. For the purposes of defining our exclusions of protection, we use the term **competitive sports** – meaning the practice of sports by:
 - 1) members of the personnel of clubs who take part in professional, national or international competitions. These competitions must be organised by: the sports federation or professional sports federation responsible for the sport in question – or
 - 2) individuals who play individual sports and participate in professional, national or international competitions. These competitions must be organised by: the sports federation or professional sports federation responsible for the sport in question – or
 - 3) persons who receive remuneration, as well as scholarships or reimbursement of expenses related to the practice of individual sports or team games (per diems, allowances) – on the basis of an employment contract or a civil law contract.
8. Our liability does not cover the serious illness of a spouse or life partner if:
 - 1) the severe illness is the consequence of an accident which has occurred:
 - a) due to war operations;
 - b) when the spouse or life partner has actively participated in acts of terror or mass social unrest,
 - c) when the spouse or life partner has attempted to commit or has committed an act that fulfils the statutory elements of an intentional crime,
 - d) when a spouse or life partner was involved in a traffic accident in which they were driving:
 - without holding the authority to drive as defined by the law
 - as a result of a traffic accident – if the Insured drove the vehicle while intoxicated within the meaning of the provisions on upbringing in sobriety and counteracting alcoholism or after using: drugs, narcotics, psychotropic substances or substitute substances within the meaning of the provisions on counteracting drug addiction,
 - insofar as any of these circumstances played a role in the traffic accident;
 - e) as the insured was in a state of intoxication within the meaning of the regulations on education in sobriety and counteracting alcoholism or after using: drugs, narcotics, psychotropic substances or substitutes within the meaning of the provisions on counteracting drug addiction – if any of these circumstances influenced the personal accident;
 - 2) the serious illness occurred:
 - a) self-harm by the spouse or life partner or attempted suicide by the spouse or life partner,
 - b) direct intoxication of the organism of the spouse or life partner by alcohol, drugs, narcotics, psychotropic substances or substitutes - within the meaning of the regulations on counteracting drug addiction,
 - c) as a result of the use of medicinal products by the insured not in accordance with the doctor's recommendation or not in accordance with the information in the leaflet accompanying the medicinal product,
 - d) bodily injuries to the spouse or life partner that were caused by treatment or diagnostic procedures, regardless of who performed them - unless it was to treat the immediate consequences of an accident;
 - e) the competitive exercise of sport by a spouse or a life partner.
 - 3) at the date of the onset of the serious illness, the spouse or life partner was at least 70 years old.
9. Our liability also excludes:
 - 1) severe illnesses resulting from an accident that occurred before the start of the period of insurance coverage;
 - 2) total loss of hearing in both ears, if the spouse or life partner was diagnosed with cancer or otosclerosis prior to the start of the insurance cover, which was the cause of the hearing loss;
 - 3) total loss of sight in both eyes, if the spouse or life partner was diagnosed with macular degeneration, glaucoma or diabetes prior to the start of the insurance cover, which was the cause of the loss of sight;
 - 4) surgical treatment of abdominal aortic disease, if the spouse or life partner was diagnosed with abdominal aortic aneurysm or abdominal aortic dissection before the start of the insurance cover;
 - 5) surgical treatment of thoracic aortic disease if the spouse or life partner was diagnosed with a thoracic aortic aneurysm or thoracic aortic dissection before the start of the insurance cover;
 - 6) surgical treatment of ischaemic heart disease by by-pass, if the spouse or life partner was diagnosed with ischaemic heart disease or heart attack before the start of the insurance cover;
 - 7) surgical treatment of a valvular heart defect, if the spouse or life partner was diagnosed with a valvular heart defect prior to the start of the insurance cover, which was the cause of this surgical treatment;
 - 8) chronic renal failure, if the spouse or life partner was diagnosed with glomerulonephritis or polycystic kidney disease before the start of the insurance cover;

- 9) transplantation if, prior to the start of cover, the spouse or life partner has been placed on the transplant waiting list;
 - 10) stroke with permanent neurological loss, if diagnosed before the beginning of the insurance cover in a spouse or life partner a stroke, transient cerebral ischaemia, so-called TIA, cerebral atherosclerosis;
 - 11) loss of a limb if the spouse or life partner was diagnosed with diabetes or atherosclerosis of the arteries of the lower limbs, which was the cause of the amputation, before the start of the insurance cover;
 - 12) HIV infection as a result of a transfusion, if the spouse or life partner was diagnosed with haemophilia before the start of the insurance cover;
 - 13) infected pancreatic necrosis, if the spouse or life partner was diagnosed with acute pancreatitis or chronic pancreatitis before the start of the insurance cover;
 - 14) pulmonary embolism, if the spouse or life partner was diagnosed with a thromboembolic disease before the start of the insurance cover;
 - 15) heart attack, if the spouse or life partner was diagnosed with ischaemic heart disease or suffered a heart attack before the start of the insurance cover.
10. Our liability does not cover serious illnesses, as indicated in the appendix to these T&Cs, which have occurred or for which diagnostic and therapeutic treatment was started in the spouse or life partner before the beginning of the protection period.
 11. The exemption under section 10 shall not apply:
 - 1) to situations where the diagnostic and therapeutic procedure began and ended before the spouse or life partner reached the age of 18,
 - 2) severe diseases for which there is no causal link between a previous and a current occurrence of the same severe disease.
 12. In the case of malignant neoplasm, only one benefit is due regardless of the location, number and types of neoplasm.
 13. After the occurrence of a given severe illness, our coverage ceases in respect of that disease.

GRACE PERIOD

– the period of the lack of or limited liability of the insurance company after you have taken out supplementary insurance

14. We are not liable for the first 180 days counted from the moment you join the supplementary insurance.
15. We are liable if the serious illness of your spouse or life partner was the result of an accident occurring within the first 180 days of you taking out supplementary insurance, subject to the exemptions in item 8.
16. If you change your coverage for serious illnesses, we apply the grace period for those serious illnesses of your spouse or life partner that were not covered under our previous coverage.

SUM INSURED

– what is it, and where is it indicated

17. The sum insured is the amount which we use as the basis for determining the benefit due.
18. The amount of the sum insured can be included in the policy and in the individual confirmation of insurance.
19. The sum insured does not change throughout the duration of the agreement. The sum insured is fixed, but may be changed by mutual agreement;

PREMIUM

– what does it depend on and when to pay it

20. Amount of the premium per the insured:
 - 1) takes into account the grace periods that apply in supplementary insurance;
 - 2) it is fixed, but may be changed by mutual agreement;
 - 3) it depends on:
 - a) the sum insured,
 - b) insurance coverage,
 - c) benefit amount
 - d) the number, age structure and gender of those who take out insurance, as well as the type of work they do.
21. The amount of the premium applicable to the additional insurance agreement is specified in the application for conclusion of the agreement as well as in the policy.
22. The policyholder pays us the premiums for the supplementary insurance on a monthly basis, together with the premium for the primary insurance.

TAKING OUT AND JOINING SUPPLEMENTARY INSURANCE

– i.e., How do we insure you

23. Supplementary insurance may be taken out either with or during the conclusion of the basic insurance.
24. The additional insurance may be joined by insured persons who joined the basic insurance.
25. Within the insurance option, the policyholder can choose one of four severe disease coverages, which is: basic, extended, basic plus, extended plus.

- 26. The policyholder may change the scope of insurance to a different coverage at any time.
- 27. The policyholder shall submit an application in order to change the scope of insurance. The new coverage shall be effective beginning from the 1st day of the month following the month of application.
- 28. If you change coverage, the period of coverage for the previous coverage ends at the end of the day after which the period of coverage for the new coverage begins, subject to item 16.

DURATION OF SUPPLEMENTARY INSURANCE

– i.e., which period we take out the supplementary insurance for

- 29. The policyholder may take out supplementary insurance with us for a limited period. We confirm the duration of the additional insurance in the policy. If the additional insurance is taken out between policy anniversaries, our cover continues until the next policy anniversary.

EXTENSION OF SUPPLEMENTARY INSURANCE

– what are the rules for extending supplementary insurance

- 30. Unless otherwise agreed by either party to the agreement and provided that the primary insurance is in force, the supplementary insurance shall be automatically extended for the next policy year – under the same conditions. In this case, as an insured, you do not have to re-submit the declaration of membership.
- 31. Either party has the right to cancel the extension of the supplementary insurance, of which it shall notify the other party in writing. This must be done at the latest 30 days before the termination of this insurance.

WITHDRAWAL FROM SUPPLEMENTARY INSURANCE

– i.e. the conditions under which a policyholder may withdraw from the supplementary insurance

- 32. The cancellation of the additional insurance is carried out in accordance with the rules laid down in the basic insurance.
- 33. If the policyholder cancels the primary insurance, this results in cancellation of the secondary insurance.
- 34. If the policyholder withdraws from the additional insurance, this does not result in withdrawal from the primary insurance.

TERMINATION OF SUPPLEMENTARY INSURANCE

– i.e. the manner in which the policyholder can cancel the supplementary insurance

- 35. The termination of the supplementary insurance is carried out in accordance with the rules outlined in the basic insurance.
- 36. In the event the policyholder terminates the primary insurance, this results in the termination of the additional insurance.
- 37. If the policyholder terminates the additional insurance, this does not result in termination of the primary insurance.

THE BEGINNING OF OUR PROTECTION

– When our insurance protection starts

- 38. Coverage under the supplementary insurance commences as described in the basic insurance.
- 39. Cover under the additional insurance shall only commence if the cover under the basic insurance is in force.

THE CESSATION OF OUR PROTECTION

– i.e. when the supplementary insurance ends

- 40. The cover under the supplementary insurance ceases:
 - 1) from the date of termination of cover under the primary insurance;
 - 2) from the date on which we receive the policyholder's declaration that he or she is withdrawing from the additional insurance;
 - 3) on the date of termination of cover under the supplementary insurance – if not renewed;
 - 4) on the last day of the month in which you cancel the supplementary insurance;
 - 5) at the end of the month of the supplementary insurance on the current terms and conditions, if they have not given the required consent to change the supplementary insurance;
 - 6) as from the date of expiry of the notice period of the supplementary insurance;
 - 7) as from the date on which the supplementary insurance is terminated.

PERSONS ENTITLED TO OBTAIN THE BENEFIT

– the person to whom the payment is due

- 41. In such case you have the right to receive the benefit.

PROVISION OF THE HEALTH BENEFIT

– when we pay the benefit

- 42.** If your spouse or life partner develops a serious illness, provide us with:
 - 1) a request for payment of a benefit,
 - 2) consent to the processing of your spouse's or life partner's personal data;
 - 3) Your marriage certificate – if it relates to your spouse's serious illness;
 - 4) such medical documentation as proves the existence of a serious illness in the spouse or life partner, in the case of burns, their degree and surface;
 - 5) a documentation which confirms the circumstances of the accident – in the event of severe illness as a result of a personal accident;
 - 6) an information sheet for hospital treatment, if the spouse or life partner has been hospitalised.
- 43.** We may additionally request the opinion of a doctor whom we designate - if necessary to establish our liability.
- 44.** We cover the costs of the doctor's opinion and the medical tests we order.
- 45.** If the documents provided are not sufficient to consider that you are entitled to a benefit payment and in what amount, we may ask you for other necessary documents.
- 46.** If the documents we have requested are in a language other than Polish, you must provide us with a Polish translation. This translation must be carried out by a sworn translator.
- 47.** We decide on the payment of the benefit on the basis of the documentation provided.

FINAL PROVISIONS

– what other matters are important

- 48.** Any matters not regulated by the supplementary insurance shall be subject to the general terms and conditions of basic insurance, the provisions of the Civil Code, the Act on Insurance and Reinsurance Activity and any other applicable laws.

APPENDIX
TO THE GENERAL TERMS AND CONDITIONS OF ADDITIONAL GROUP INSURANCE
IN THE CASE OF SEVERE ILLNESS OF THE SPOUSE OR THE LIFE PARTNER

1. The exclusive list of severe illnesses covered by our liability:

- 1) **aplastic anaemia**, i.e., a chronic and irreversible bone marrow failure involving the disappearance of all cell lines of the granulocytic, red blood cell and platelet-forming systems. We only claim responsibility for aplastic anaemia diagnosed on the basis of bone marrow assessment subject to immunosuppressive or immunostimulatory treatment or bone marrow transplantation;
- 2) **bacterial encephalitis or meningitis** which is an infectious bacterial disease of the nervous system with neurological symptoms of inflammatory involvement of the brain or spinal cord. We are only responsible for bacterial encephalitis or meningitis that required hospitalisation, where the diagnosis and the infecting organism are clearly confirmed by medical records;
- 3) **bacterial endocarditis** which is an endocarditis caused by a bacterial infection. We are only responsible for such bacterial endocarditis that required hospitalisation and involved the patient's own heart valves or heart cavities, without foreign material or medical devices. The diagnosis of bacterial endocarditis is confirmed by microbiological tests identifying the bacteria causing the inflammation or by imaging via pathomorphological tests revealing endocardial damage;
- 4) **cerebral echinococcosis**, an infectious disease caused by the echinococcus tapeworm with brain implantation. We are only responsible for such a brain echinococcus that required surgical removal of brain lesions and whose diagnosis and aetiological agent are clearly confirmed by medical records;
- 5) **a total loss of hearing in both ears** which is an irreversible loss of hearing in both ears resulting in a bilateral hearing loss of at least 90dB (calculated as an average of the speech band sounds);
- 6) **total loss of vision in both eyes** which is an irreversible loss of vision in both eyes resulting in a bilateral reduction of visual acuity below 0.1 (5/50) measured after optical correction or a reduction of the visual field below 20 degrees;
- 7) **surgical treatment of abdominal aortic disease** which is the replacement of the affected segment of the abdominal aorta with a vascular prosthesis. We are only responsible for surgery performed for aneurysmal dilatation or dissection of the abdominal aorta. Our cover in this insurance does not include surgery for isolated abdominal aortic branch lesions;
- 8) **surgical treatment of thoracic aortic disease** which is the replacement of the affected section of the thoracic aorta with a vascular prosthesis. We are only responsible for surgery performed for aneurysmal dilatation or dissection of the thoracic aorta. Our cover in this insurance does not include surgery for isolated thoracic aortic branch lesions;
- 9) **surgical treatment of ischaemic heart disease (by-pass)** which is a method involving the implantation of a bypass to bypass an obstructed or narrowed section of a coronary artery;
- 10) **surgical treatment of a valvular heart defect** which is a method involving the treatment of a damaged own heart valve. We are only responsible for such surgical treatment of a valvular heart defect, which involves replacing the natural, pathologically altered heart valve with an artificial valve or a biological valve. Our cover under this insurance does not include reconstruction or plastic surgery of malfunctioning natural valve components;
- 11) **Creutzfeldt-Jakob disease** which is a neurodegenerative disease of the central nervous system caused by prions. We are only responsible for such Creutzfeldt-Jakob disease that has been diagnosed by a neurologist and which caused dementia and impaired motor function;
- 12) **Huntington's disease** which is an inherited disease of the central nervous system. We are only responsible for Huntington's disease which has been diagnosed by a neurologist on the basis of a genetic test and which has caused one or more of the following three symptoms:
 - a) motor disorders,
 - b) mood disorders,
 - c) cognitive impairment;
- 13) **motor neurone disease (amyotrophic lateral sclerosis)**, which is a neurodegenerative disease of the peripheral and central nervous system caused by selective damage to motor nerve cells.
We shall be only responsible for such motor neuron disease which has been diagnosed by a neurologist based on an electromyography (EMG) test and which has caused muscle weakness or atrophy and restriction of active movements;
- 14) **Parkinson's disease** which is a neurodegenerative disease of the central nervous system caused by the loss of nerve cells that are important for motor function. We are only responsible for such Parkinson's disease which has been diagnosed by a neurologist and which has caused at least two of the following neurological symptoms:
 - a) resting tremor,
 - b) motor slowdown,
 - c) increased muscle tension.Our cover in this insurance does not include symptomatic parkinsonism;
- 15) **severe burn** – which is local damage to the skin and deeper-lying tissues caused by a thermal, chemical or electrical agent. We are only responsible for such severe burns that required hospitalisation and covered:
 - a) over 60% of the body surface – for 2nd degree burns only or
 - b) more than 60% of the body surface – for 2nd and 3rd degree burns combined, or
 - c) more than 15% of the body surface - for third-degree burns only;
- 16) **tuberculosis** which is an infectious disease caused by the mycobacterium tuberculosis. We are only responsible for such tuberculosis that required hospitalisation and whose diagnosis and aetiological agent are clearly confirmed by medical records;
- 17) **tick-borne encephalitis** which is an infectious tick-borne viral disease with a course of with neurological signs of inflammatory involvement of the brain or spinal cord. We are only responsible for such tick-borne encephalitis which required hospitalisation and whose diagnosis and aetiological agent are clearly confirmed by medical records;

- 18) **neuroborreliosis**, which is an infectious disease caused by *Borrelia spirochetes* that affects the nervous system. We are only responsible for such neuroborreliosis that has caused one or more of the following clinical syndromes:
 - a) encephalomyelitis,
 - b) meningitis,
 - c) cranial nerve inflammation,
 - d) polyarthritis.The diagnosis of neuroborreliosis and the aetiological agent are clearly confirmed by the medical records;
- 19) **benign brain tumour**, which is a benign intracranial tumour of the brain, meninges or cranial nerves. We are only liable for such a benign brain tumour that has been removed or, if removal of the tumour was not possible, has caused neurological loss. The diagnosis of a benign tumour is confirmed by histopathological examination or brain imaging. Our cover in this insurance does not include cysts, granulomas, vascular malformations, brain haematomas, pituitary tumours;
- 20) **malignant neoplasm** which is an uncontrolled proliferation of cancer cells characterised by their ability to infiltrate and destroy tissues and form distant metastases. We are only responsible for such malignant tumours, the invasive nature of which has been confirmed by histopathological examination. We are also responsible for malignant tumours with metastatic lesions when material has not been taken for histopathological examination, but the clinical picture and diagnostic tests are unequivocal as to the malignancy of the neoplastic process. Our insurance coverage in this insurance does not cover:
 - a) tumours assessed by histopathology as benign, of borderline malignancy, potentially low malignancy, non-invasive or pre-invasive (so-called in situ),
 - b) dysplasia-like lesions,
 - c) malignant granulomatosis in the first stage,
 - d) malignant melanoma of the skin described according to the TNM scale as T1aN0M0 and all skin cancers including cutaneous lymphoma,
 - e) papillary thyroid carcinoma described according to TNM scale as T1aN0M0,
 - f) malignant neoplasm of the prostate gland (prostate, steroid) described according to the TNM scale as T1aN0M0 or T1bN0M0,
 - g) dysplasia of the malignant neoplasm of the cervix described according to the CIN scale as CIN1, CIN2 or CIN3,
 - h) AIDS-related cancer and HIV infection,
- 21) **chronic renal failure** which is a permanent impairment of the function of both kidneys and of the only kidney. We are only responsible for such chronic renal failure in the course of which permanent dialysis therapy has been administered or a kidney transplant has been performed. Our cover in this insurance does not include acute renal failure, which is reversible and which only requires temporary dialysis therapy;
- 22) **brain abscess** which is a localised intracranial infection that originates in limited inflammation of the brain and leads to the formation of a pool of pus inside the vascularised capsule. We are only responsible for such brain abscess that has been surgically removed with cranial opening or aspiration of the abscess contents through a trepanation has been performed. The diagnosis of a brain abscess is confirmed by histopathological examination or brain imaging;
- 23) **end-stage liver failure** which is the final stage of liver function impairment. We are solely responsible for such end-stage liver failure leading to jaundice, ascites, oesophageal varices and hepatic encephalopathy combined. Our cover in this insurance does not include end-stage liver failure, which is caused by the consumption of alcohol, abuse of drugs or other substances toxic to the liver;
- 24) **sepsis (septicaemia)**, which is a systemic, non-specific reaction of the body to microorganisms and their toxins present in the blood. We are only responsible for such sepsis that has led to failure of at least two of the following organs or systems:
 - a) central nervous system,
 - b) cardiovascular system,
 - c) respiratory system,
 - d) haematopoietic system,
 - e) kidneys,
 - f) liver.The diagnosis of sepsis is clearly confirmed by the medical records;
- 25) **multiple sclerosis** which is a disease of the central nervous system with the presence of neurological defects arising from diffuse demyelinating lesions. We are only responsible for such multiple sclerosis that has been definitively diagnosed by a neurologist, based on neurological symptoms and magnetic resonance imaging, confirming the temporal and localised spread of demyelinating lesions in the central nervous system;
- 26) **tetanus** which is an infectious disease caused by a neurotoxin produced by tetanus bacilli. We are only responsible for tetanus that required hospitalisation and whose diagnosis and aetiological agent are clearly confirmed by medical records;
- 27) **transplantation** which is the surgical operation of transplanting organs or tissues of human origin. We are only responsible for the recipient's heart, lung, liver or liver part transplantation and the recipient's allogeneic bone marrow transplantation;
- 28) **stroke with permanent neurological loss** – a sudden, focal or generalised disruption of brain function caused exclusively by closure of the lumen of a cerebral vessel or interruption of its wall, which has resulted in permanent neurological loss. We are only responsible for a stroke with permanent neurological loss where:
 - a) brain imaging studies clearly confirmed fresh vascular lesions or the stroke was treated with thrombolytic therapy, and
 - b) a neurological examination, carried out 3 months after the stroke, confirmed the persistence of neurological loss in connection with the stroke.Our cover under this insurance does not include a transient cerebral ischaemic attack (the so-called TIA) and a stroke with a non-vascular cause or that arose from trauma;
- 29) **loss of a limb** which is the loss of all or part of a limb. We are only responsible for the loss of an upper limb above the wrist or the loss of a lower limb above the ankle joint as a result of an illness;

- 30) **rabies** which is an infectious disease caused by the rabies virus or related viruses, with symptoms of encephalomyelitis. We are only responsible for such rabies that required hospitalisation and whose diagnosis and aetiological agent are clearly confirmed by medical records;
- 31) **HIV infection due to transfusion** which is an infection with the human immunodeficiency virus resulting from a transfusion of blood or blood products. We are only responsible for HIV infection contracted as a result of a transfusion performed on the territory of the Republic of Poland, and which is confirmed by submitted evidence;
- 32) **occupational HIV occupational infection** which is an infection with the human immunodeficiency virus resulting from the performance of professional duties. Occupational HIV infection is confirmed by complex evidence;
- 33) **infected pancreatic necrosis**, which is a necrotising infection of the pancreas or peripancreatic tissues in the course of acute pancreatitis. We are only responsible for such infected pancreatic necrosis in which the necrotic pancreatic or peripancreatic tissues have been surgically removed;
- 34) **pulmonary artery embolism**, which is an obstruction of the pulmonary artery caused by a thrombus. We are only responsible for such a pulmonary artery embolism in which the thrombus is located in the pulmonary artery trunk;
- 35) **heart attack**, which is the damage to part of the heart muscle as a result of acute ischaemia.
We are only liable for such a myocardial infarction whose the diagnosis is confirmed by an increase or decrease in cardiac troponin levels, with at least one value above normal, and if at least one of the following criteria is met:
- clinical signs of myocardial ischaemia,
 - new ischaemic changes in the ECG,
 - new loss of viable myocardium on imaging studies or new regional systolic dysfunction, the location of which is consistent with an ischaemic aetiology,
 - a thrombus in the coronary artery discovered through coronary angiography.
- We are also liable for a heart attack associated with a coronary artery procedure if imaging studies show a new loss of viable myocardium of a location consistent with an ischaemic aetiology, or coronary angiography shows complications of the procedure that restrict blood flow, and where cardiac troponin levels in the blood are found to be increased to the value of:
- 5 times the upper limit of normal for a heart attack associated with percutaneous coronary intervention, or
 - 10 times the upper limit of normal for heart attack associated with coronary artery bypass grafting.
- 36) **gas gangrene** which is an infectious disease caused by gas gangrene bacillus, resulting from a severe wound infection. We are only responsible for such haemolytic anaemia that required hospitalisation and progressed with muscle necrosis and general signs of toxemia and whose diagnosis and aetiological factor are clearly confirmed by the medical records.
2. Below you will find information on which diseases are included in the respective severe illness range.

BASIC SCOPE		EXTENDED SCOPE		BASIC SCOPE PLUS		EXTENDED SCOPE PLUS	
1)	aplastic anaemia	1)	aplastic anaemia	1)	aplastic anaemia	1)	aplastic anaemia
2)	echinococcus encephalon	2)	echinococcus encephalon	2)	echinococcus encephalon	2)	echinococcus encephalon
3)	surgical treatment of ischaemic heart disease (by-pass)	3)	surgical treatment of ischaemic heart disease (by-pass)	3)	surgical treatment of ischaemic heart disease (by-pass)	3)	surgical treatment of ischaemic heart disease (by-pass)
4)	Creutzfeldt-Jakob disease	4)	Creutzfeldt-Jakob disease	4)	Creutzfeldt-Jakob disease	4)	Creutzfeldt-Jakob disease
5)	pulmonary embolism	5)	pulmonary embolism	5)	pulmonary embolism	5)	pulmonary embolism
6)	chronic kidney failure	6)	chronic kidney failure	6)	chronic kidney failure	6)	chronic kidney failure
7)	malignant neoplasm	7)	malignant neoplasm	7)	malignant neoplasm	7)	malignant neoplasm
8)	tick-borne encephalitis	8)	tick-borne encephalitis	8)	tick-borne encephalitis	8)	tick-borne encephalitis
9)	brain abscess	9)	brain abscess	9)	brain abscess	9)	brain abscess
10)	sepsis (septicaemia)	10)	sepsis (septicaemia)	10)	sepsis (septicaemia)	10)	sepsis (septicaemia)
11)	tetanus	11)	tetanus	11)	tetanus	11)	tetanus
12)	stroke with permanent neurological loss	12)	stroke with permanent neurological loss	12)	stroke with permanent neurological loss	12)	stroke with permanent neurological loss
13)	rabies	13)	rabies	13)	rabies	13)	rabies
14)	HIV infection through a transfusion	14)	HIV infection through a transfusion	14)	HIV infection through a transfusion	14)	HIV infection through a transfusion
15)	occupational HIV infection	15)	occupational HIV infection	15)	occupational HIV infection	15)	occupational HIV infection
16)	myocardial infarction	16)	myocardial infarction	16)	myocardial infarction	16)	myocardial infarction
17)	gas gangrene	17)	gas gangrene	17)	gas gangrene	17)	gas gangrene

BASIC SCOPE	EXTENDED SCOPE	BASIC SCOPE PLUS	EXTENDED SCOPE PLUS
	18) severe burn	18) neuroborreliosis	18) neuroborreliosis
	19) transplantation	19) surgical treatment of abdominal aortic disease	19) surgical treatment of abdominal aortic disease
	20) total loss of vision in both eyes	20) total loss of vision in both eyes	20) surgical treatment of thoracic aortic disease
	21) benign brain tumour	21) tuberculosis	21) tuberculosis
	22) Parkinson's disease	22) end-stage liver failure	22) end-stage liver failure
		23) loss of limb	23) loss of limb
		24) complete loss of hearing in both ears	24) complete loss of hearing in both ears
		25) surgical treatment of valvular heart defect	25) surgical treatment of valvular heart defect
		26) motor neurone disease (amyotrophic lateral sclerosis)	26) motor neurone disease (amyotrophic lateral sclerosis)
		27) Huntington's disease	27) Huntington's disease
		28) bacterial encephalitis or meningitis	28) bacterial encephalitis or meningitis
		29) infected pancreatic necrosis	29) infected pancreatic necrosis
		30) bacterial endocarditis	30) bacterial endocarditis
		31) multiple sclerosis	31) multiple sclerosis
			32) severe burn
			33) transplantation
			34) total loss of vision in both eyes
			35) benign brain tumour
			36) Parkinson's disease