



**GENERAL TERMS AND CONDITIONS
OF THE SUPPLEMENTARY GROUP INSURANCE
IN CASE OF DEATH OF THE INSURED PARTY
CAUSED BY ACCIDENT AT WORK**

In the table below, we have laid down the provisions of the general terms and conditions of the supplementary group insurance for death of the insured party caused by an accident at work, the terms and conditions code WPGP55 (GTCI), which govern the exclusions and limitations of the liability of the insurance company.

The provisions below are a part of the GTCI and their reference is based on the provisions of the law (Art. 17(1) of the Act on Insurance and Reinsurance Activity).

No.	Type of information	Number of record
1.	Grounds for benefit payment	items 1-2 items 4-7 items 10-12 items 30-31 items 32-36 item 37
2.	Limitations and exclusions of liability of the insurance company entitling it to refuse or reduce benefits	items 1-2 items 6-7 items 8-9 items 27-28 item 29 item 32 item 37

Information on insurance can be obtained

 on pzu.pl



by calling the following telephone number 801 102 102
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GENERAL TERMS AND CONDITIONS OF THE SUPPLEMENTARY GROUP INSURANCE IN CASE OF DEATH OF THE INSURED PARTY CAUSED BY ACCIDENT AT WORK

GTCI CODE: WPGP55

The Management Board of PZU Życie SA established the general terms and conditions of supplementary group insurance against the death of the insured party caused by an accident at work by THE Resolution No. UZ/202/2021 of 9 November 2021 (hereinafter referred to as the GTCI).

The GTCI enter into force on 1 December 2021 and apply to the insurance contracts concluded from 1 January 2022.

The policyholder should thoroughly familiarise himself/herself with the GTCI before entering into the contract and should give the GTCI to anyone who wishes to take out the insurance.

Before you take out the insurance, thoroughly familiarise yourself with the GTCI received from the policyholder.

GLOSSARY

– i.e. what is the meaning of the terms used

1. In the GTCI we use the following terms:
 - 1) **Period of cover** – the time during which our liability towards the insured party under the supplementary insurance continues;
 - 2) **legal relationship** – a contract of employment or other civil law relationship in respect of which, as of the date of the accident at work, there is a legal obligation to pay accident insurance premiums within the meaning of the provisions on the social insurance system;
 - 3) **supplementary insurance** – a contract of insurance to which these GTCI apply;
 - 4) **basic insurance** – a contract of group insurance PZU Na Życie Plus (PZU For Life Plus), to which the insured party may conclude a supplementary insurance;
 - 5) **accident at work** – only such an accident which is an accident and occurred during or in connection with the performance by you of:
 - a) your day-to-day activities, or
 - b) instructions of your supervisors– as a part of the legal relationship you were in at the time when the accident at work occurred. An accident at work is not an accident on the way to or from work.
2. We have defined the other terms we use in these GTCI in the general terms and conditions of the basic insurance – we use these terms with the same meaning.

SUBJECT OF INSURANCE

– i.e. what we insure

3. We insure your life.

INSURANCE COVERAGE AND THE AMOUNT OF THE BENEFIT PAYMENT

– i.e. which event we shall pay for and how much

4. The coverage of the supplementary insurance includes the death of the insured party caused by an accident at work.
5. In case of a death of the insured party caused by an accident at work, we shall pay a benefit equal to a percentage of the sum insured current at the date of death, which is specified in the policy and in the individual confirmation of insurance.
6. Both the death and the accident at work causing it must occur within the period of cover.
7. The right to the payment of a benefit following the death of the insured party caused by an accident at work shall apply if, from a medical point of view, there is a cause and effect relationship between the accident at work and the death of the insured party.

EXCLUSIONS OF COVER

– in other words in what situations we shall not pay the benefit

8. Our liability does not cover any death of the insured party caused by an accident at work if the accident at work has occurred:
 - 1) as a result of acts of war;

- 2) as a result of the insured party's active participation in acts of terror or mass social unrest;
- 3) as a result of the insured party attempting to commit or committing an act that fulfils the statutory elements of an intentional crime;
- 4) if the insured party has driven a vehicle:
 - a) not having the licences to drive the vehicle as defined by the provisions of the law, or
 - b) without an up-to-date technical inspection or other documents which are required for the vehicle to be entered into service; or
 - c) while being under the influence of alcohol or in a state of intoxication within the meaning of the provisions on upbringing in sobriety and counteracting alcoholism or after using: drugs, intoxicants, psychoactive substances or substitute substances; insofar as any of these circumstances has influenced an occurrence of the accident at work;
- 5) when the insured party has been in a state of intoxication within the meaning of the provisions on upbringing in sobriety and counteracting alcoholism or after the use of: drugs, intoxicants, psychotropic substances or substitute substances within the meaning of the provisions on counteracting drug addiction – if this has influenced the occurrence of an accident at work;
- 6) as a result of the insured party's self-mutilation or attempted suicide or of the insured party committing suicide;
- 7) as a result of carrying out ordinary activities or instructions from superiors when the insured party has not had the required qualifications or authorisations/licences.
9. Our liability does not cover the death of the insured party as a result of an accident at work if the insured party has not complied with the Occupational Health and Safety (OSH) regulations.

SUM INSURED

– what it is and where do we specify its amount

10. The sum insured is the amount on the basis of which we determine the amount of benefit that is payable.
11. The amount of the sum insured is specified in the policy and in the individual confirmation of insurance.
12. The sum insured is fixed for the entire term of the contract. The sum insured may be changed by agreement of the parties.

PREMIUM

– what it depends on and when to pay it

13. The amount of the premium for the insured party:
 - 1) is fixed, but may be changed by agreement of the parties;
 - 2) depends on:
 - a) the sum insured,
 - b) the amount of benefit,
 - c) the number, age structure and sex of the persons who take out the insurance, as well as the type of work they perform.
14. We determine the amount of the premium for the supplementary insurance in the application for conclusion of the contract and in the policy.
15. The policyholder shall pay us the premiums for the supplementary insurance on a monthly basis, together with the premium for the basic insurance.

CONCLUDING THE SUPPLEMENTARY INSURANCE AND TAKING IT OUT

– i.e. how we insure you

16. The supplementary insurance may be taken out together with the conclusion of the basic insurance or during its term.
17. The supplementary insurance may be taken out by the insured parties who have taken out the basic insurance.

DURATION OF SUPPLEMENTARY INSURANCE

– i.e. for what period of time we take out the supplementary insurance

18. The insured party may take out the supplementary insurance with us for a definite period of time. We confirm the duration of the supplementary insurance in the policy. If the supplementary insurance is taken out between policy anniversaries, our cover lasts until the next policy anniversary.

EXTENSION OF THE SUPPLEMENTARY INSURANCE

– i.e. what rules apply to the extension of supplementary insurance

19. If neither party to the contract agrees otherwise, and provided that the basic insurance is in force, the supplementary insurance is extended for the next policy year automatically – under the same terms and conditions. In this case, you, as the insured party, do not have to re-submit your declaration of taking out to us.

20. Either party may cancel the extension of the supplementary insurance and must notify the other party in writing. This must be done at least 30 days before the end of said insurance.

WITHDRAWAL FROM THE SUPPLEMENTARY INSURANCE

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

21. The withdrawal from the supplementary insurance shall take place according to the terms and conditions described in the basic insurance.
22. If the policyholder withdraws from the basic insurance, this shall result in the withdrawal from the supplementary insurance.
23. If the policyholder withdraws from the supplementary insurance, this shall not have the effect of withdrawing from the basic insurance.

TERMINATION OF THE SUPPLEMENTARY INSURANCE

– i.e. how the policyholder can cancel the supplementary insurance

24. The termination of the supplementary insurance shall take place according to the terms and conditions described in the basic insurance.
25. If the policyholder terminates the basic insurance, this shall result in the termination of the supplementary insurance.
26. If the policyholder terminates the supplementary insurance, this does not result in the termination of the basic insurance.

BEGINNING OF OUR COVERAGE

– i.e. from when we insure you

27. The cover under the supplementary insurance begins according to the terms and conditions described in the basic insurance.
28. The cover in the supplementary insurance shall only begin when the cover in the basic insurance is in force.

END OF OUR COVER

– i.e. when the supplementary insurance ends

29. The cover under the supplementary insurance shall end:
1) on the date of termination of cover in the basic insurance;
2) on the date on which we receive a declaration from the policyholder that the latter is withdrawing from the supplementary insurance;
3) on the date of termination of cover in the supplementary insurance – if it is not extended;
4) on the last day of the month in which you cancel the supplementary insurance;
5) at the end of the month of supplementary insurance on the existing terms and conditions, if you have not given the required consent to change the supplementary insurance;
6) on the date on which the notice period of the supplementary insurance expires;
7) on the date on which the supplementary insurance is dissolved.

ENTITLED TO THE BENEFIT

– i.e. who is entitled to the payment

30. A beneficiary has the right to a benefit..
31. You may appoint, change or revoke a beneficiary under the same terms and conditions as in the basic insurance.

PERFORMANCE OF THE BENEFIT

– i.e. when we shall pay the benefit

32. Any person who has intentionally contributed to your death shall not receive the payment of the benefit.
33. After your death, the person who requests the payment of the benefit must serve us with:
1) an application for the payment of the benefit;
2) a certificate of death;
3) a statement of death or, if it is not possible to obtain one, medical documentation that states the cause of death;
4) a document that confirms the circumstances of the accident at work.
34. We may request other necessary documents if those already provided are not sufficient to consider that payment of the benefit is due.
35. If the documents we have requested are in a language other than Polish, the person making the request must provide us with a translation of them into Polish. This translation must be done by a sworn translator.
36. We shall decide on the payment of the benefit on the basis of the aforementioned documentation.

FINAL PROVISIONS

– i.e. what else is of importance

- 37.** The general terms and conditions of the basic insurance, the provisions of the Civil Code, the „Act on Insurance and Reinsurance Activity” and other legal provisions shall apply to matters not governed by the supplementary insurance.