



**GENERAL TERMS  
OF ADDITIONAL GROUP INSURANCE IN THE  
EVENT OF AN ACCIDENT**

The table below presents the provisions of the general terms and conditions of additional group insurance In Case of Accident terms and conditions code PWGP55 (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 4-8 items 13-15 items 34-44 items 45-51 items 52-56 items 57
2.	Restrictions and exemptions of the facility's liability insurance granting the right to refuse to pay benefits or their reduction	items 1-2 items 6-8 items 10-11 items 12 items 31-32 items 33 items 47 items 52 items 57

Information about the insurance are available from:

 at pzu.pl



at the phone number 801 102 102  
(charged according to the operator's tariff)

## GENERAL TERMS AND CONDITIONS OF ADDITIONAL GROUP INSURANCE IN CASE OF ACCIDENT



GTC code: PWGP55

The Board of Directors of PZU Życie SA set out the general terms and conditions of the additional group insurance with In the Event of an Accident by means of 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) **ball game** – a recreational game of ball played by at least two people;
- 2) **jogging** – a recreational form of running outdoors, outside enclosed facilities - in which there are no competitive elements;
- 3) **inpatient treatment** – inpatient treatment in an inpatient facility, where patients who require constant medical and nursing care are examined and treated;
- 4) **personal accident** – an even, which:
  - a) happens quickly and unexpectedly and
  - b) is caused by external factors, and
  - c) it is the sole and direct cause of the event covered by the insurance, and
  - d) does not depend on the will or state of health of the person who has suffered the accident. Our cover includes such an unfortunate accident which is:
    - a traffic accident,
    - a result of a traffic accident at night work,
    - a traffic accident at work,
    - a traffic accident at work involving a HGV,
    - a fire,
    - carbon monoxide poisoning,
    - drowning,
    - gas explosion,
    - electric shock or lightning strike,
    - accident during sport activities,
    - accident during practising a dangerous sport,
    - accident during wheel sports,
    - accident while skiing or snowboarding,
    - an accident that causes burns;
- 5) **insurance protection period** – the period of time during which our liability to the insured under the supplementary insurance continues;
- 6) **burns** – skin injuries that require hospital treatment and include:
  - 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;
- 7) **night time** – 22.00 to 6.00 local time;
- 8) **electric shock** – an event during which an electric current passes through the body of the insured person;
- 9) **fire** – construed as a fire that has spread beyond the hearth or has originated without a hearth and has spread of its own force;
- 10) **work** – the ordinary activities or instructions of a supervisor carried out by the insured within the framework of the legal relationship in which the insured was engaged at the time of the incident. Events occurring on the way to or from work do not constitute an accident at work.
- 11) **lorry** – a lorry with a permissible gross vehicle weight (GVW) which exceeds 12 tonnes;
- 12) **ship** – a passenger ship or a sea-going cargo ship or an inland waterway vessel that is motorised or sailing – warships are not considered ships;

- 13) **legal relationship** – an employment agreement or other civil-law relationship giving rise to a legal obligation to pay accident insurance premiums within the meaning of the provisions of the social insurance system on the day of the accident at work;
  - 14) **permanent disability** – bodily injury caused only by an accident such as a traffic accident, fire, gas explosion, electric shock or lightning strike and:
    - a) results in a permanent and total inability to work in any occupation and a permanent inability to lead an independent life (needing the help of another person to meet at least two of the basic needs of life, which include washing, dressing, eating, moving around the house) - so-called total permanent disability or
    - b) consists in the permanent loss of an organ or organs which we mention in point 4(4), or in the permanent and total loss of function in that organ or organs - so-called partial permanent disability;
  - 15) **supplementary insurance** – the insurance agreement to which these GTC apply;
  - 16) **basic insurance** – PZU Na Życie Plus group insurance agreement, to which the policyholder has the right to take out additional insurance;
  - 17) **lightning strike** – lightning which acts directly on the insured person;
  - 18) **practising a dangerous sport** – recreational sporting activities:
    - a) water sports: motorboat sports, water skiing, windsurfing, surfing, kitesurfing, diving with special equipment that allows you to breathe underwater, rafting, sailing,
    - b) aerial: ballooning, bungee jumping, paragliding, parachuting, gliding, powered gliding, air sports,
    - c) terrestrial: caving, hippie sports, mountaineering or rock climbing, snowboarding, skiing, zorbing and combat sports;
  - 19) **sporting activity** – recreational physical activity in leisure time;
  - 20) **wheeled sport** – recreational movement on a sports vehicle or wheeled sports equipment. Sports vehicle or equipment:
    - a) is powered solely by the muscular power of the insured person, and
    - b) does not have a motor, even if it can be driven by muscle power;
  - 21) **drowning** – suffocation, which occurred as a result of blockage of the airway while the insured person was immersed in the fluid;
  - 22) **gas explosion** – a sudden change in the equilibrium state of a system with simultaneous release of gases. The change is triggered by the property of gases to diffuse;
  - 23) **Traffic accident** – an accident caused by:
    - a) the movement of a vehicle on the road (a vehicle is also a tram) - if the insured or the spouse or life partner was involved as a road user (according to the Road Traffic Law),
    - b) the movement of a railway vehicle moved by a traction vehicle (self-propelled vehicle) and the movement of an underground - if the insured or the spouse or life partner was a passenger or crew member of that vehicle. A communication accident is not an accident that involves intra-company rail transport and rope transport. and ropeways,
    - c) the movement of a passenger aircraft of a licensed airline - if the insured or the spouse or life partner was a crew member or passenger when the aircraft:
      - was damaged or destroyed or
      - lost or in a place where it cannot be accessed,
    - d) the movement of the vessel – if the insured or spouse or life partner was a crew member or passenger when the vessel:
      - has sunk or been damaged, or
      - lost or in a place where it cannot be accessed;
  - 24) **fracture of a bone** – a break in the continuity of bone tissue caused by an accident due to:
    - a) practicing sports on wheels,
    - b) practicing jogging,
    - c) ball game.
 Coverage does not include bone fracture, bone fracture or bone splinter.
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:

- 1) Your life and health,
- 2) an event in your life that is the death of your spouse or life partner.

## SCOPE OF INSURANCE AND THE BENEFIT AMOUNT

– which events do we pay for and what amounts

4. The following events are covered if they occur during the period of additional cover.

Event	What percentage of the sum insured will we pay out?																																																						
1) death of the insured person, if caused only by a personal accident classified as: a) a traffic accident, b) a communication accident at night time c) a traffic accident at work, d) a traffic accident involving a HGV e) a fire or carbon monoxide poisoning f) drowning g) gas explosion, h) electric shock or lightning i) which occurred as a result of sporting activities, j) which occurred as a result of engaging in a dangerous sport, k) which occurred as a result of engaging in sports on wheels, l) accident while skiing or snowboarding;	500% of the sum insured  If the insured's death occurs due to an accident that meets the definitions of more than one accident, we will add up the amounts payable for each type of accident.  <b>EXAMPLE</b>  If the insured's death occurs as a result of a traffic accident at night involving a lorry and the insured was at work at the time of the accident we will pay: – 500% of the sum insured for a personal accident which is a traffic accident and – 500% of the sum insured for a personal accident which is a traffic accident at work, and – 500% of the sum insured for a personal accident, which is a traffic accident involving a lorry, – 500% of the sum insured for a personal accident, which is a traffic accident at night.																																																						
2) an event in your life, which is the death of your spouse or life partner, which has occurred as a result of an accident which is a traffic accident;	500% of the sum insured																																																						
3) burns to you as a result of an accident;	100% of the sum insured																																																						
4) permanent invalidity caused only by one of the following unfortunate accidents: a) a communication accident, b) fire, c) a gas explosion, d) an electric shock or a lightning strike	<table><tr><td colspan="3">Total permanent disability – 100% of the sum insured Partial permanent disability – in accordance with the table:</td></tr><tr><th>Type of partial permanent invalidity</th><th colspan="2">Percentage of sum insured per type of partial permanent disability</th></tr><tr><td></td><th>right limb</th><th>left limb</th></tr><tr><td>loss of upper limb – with forearm, hand, fingers</td><td>70%</td><td>60%</td></tr><tr><td>loss of forearm – including hand, fingers</td><td>65%</td><td>55%</td></tr><tr><td>loss of hand – including fingers</td><td>60%</td><td>50%</td></tr><tr><td>loss of a toe</td><td colspan="2">7% for each finger</td></tr><tr><td>loss of thumb</td><td colspan="2">20%</td></tr><tr><td>loss of all fingers and toes</td><td colspan="2">50%</td></tr><tr><td>loss of leg – including shank, foot, toes</td><td colspan="2">75%</td></tr><tr><td>loss of the shank – including the foot, fingers</td><td colspan="2">60%</td></tr><tr><td>loss of foot – including toes</td><td colspan="2">50%</td></tr><tr><td>loss of a toe (excluding the big toe)</td><td colspan="2">3% for each finger</td></tr><tr><td>loss of toe</td><td colspan="2">10%</td></tr><tr><td>loss of all toes</td><td colspan="2">25%</td></tr><tr><td>total loss of vision in both eyes</td><td colspan="2">100%</td></tr><tr><td>total loss of vision in at least one eye</td><td colspan="2">30%</td></tr><tr><td>total loss of speech</td><td colspan="2">100%</td></tr></table>	Total permanent disability – 100% of the sum insured Partial permanent disability – in accordance with the table:			Type of partial permanent invalidity	Percentage of sum insured per type of partial permanent disability			right limb	left limb	loss of upper limb – with forearm, hand, fingers	70%	60%	loss of forearm – including hand, fingers	65%	55%	loss of hand – including fingers	60%	50%	loss of a toe	7% for each finger		loss of thumb	20%		loss of all fingers and toes	50%		loss of leg – including shank, foot, toes	75%		loss of the shank – including the foot, fingers	60%		loss of foot – including toes	50%		loss of a toe (excluding the big toe)	3% for each finger		loss of toe	10%		loss of all toes	25%		total loss of vision in both eyes	100%		total loss of vision in at least one eye	30%		total loss of speech	100%	
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	If you are left-handed and lose your left upper limb, left forearm or left hand, we will pay you the percentage of the sum insured that is due for the loss of your right upper limb, right forearm or right hand.																																							
	If your permanent disability occurs due to an unfortunate accident that meets the definitions of more than one accident, we will pay money for permanent disability due to one of these accidents.																																							
	<b>EXAMPLE</b> If you were the victim of a traffic accident and at the same time there was a fire in the car you were in, as a result of which you lost a leg, we will pay 75% of the sum insured.																																							
5) bone fracture caused by a personal accident caused by: a) practicing sports on wheels, b) practicing jogging, c) ball game.	<table><tr><th>Fracture type</th><th>Percentage of the sum insured the insurance sum.</th></tr><tr><td>vault and skull base bones – one or several</td><td>4%</td></tr><tr><td>craniofacial bones – one or more (excluding bones of the nose and teeth)</td><td>3%</td></tr><tr><td>nasal bones – one or two</td><td>3%</td></tr><tr><td>vertebral body in the cervical, thoracic or lumbar spine – one or several vertebrae</td><td>6%</td></tr><tr><td>bones forming the pelvis - one or several (excluding the button bone)</td><td>5%</td></tr><tr><td>bridge</td><td>2%</td></tr><tr><td>ribs – three or more ribs</td><td>2%</td></tr><tr><td>scapula</td><td>3%</td></tr><tr><td>clavicle</td><td>3%</td></tr><tr><td>proximal humerus epiphysis</td><td>4%</td></tr><tr><td>fracture of the humerus shaft</td><td>8%</td></tr><tr><td>distal humerus epiphysis or proximal radius epiphysis or epiphysis proximal ulna</td><td>4%</td></tr><tr><td>shaft of the elbow bone or shaft of the radius bone</td><td>4%</td></tr><tr><td>distal epiphysis of the elbow or distal epiphysis of the radius bone</td><td>4%</td></tr><tr><td>carpal bones - one or more</td><td>2%</td></tr><tr><td>metacarpal bones - one or more</td><td>2%</td></tr><tr><td>phalangeal bones of the thumb - one or two</td><td>5%</td></tr><tr><td>proximal epiphysis or neck or shaft of the femur</td><td>10%</td></tr></table>		Fracture type	Percentage of the sum insured the insurance sum.	vault and skull base bones – one or several	4%	craniofacial bones – one or more (excluding bones of the nose and teeth)	3%	nasal bones – one or two	3%	vertebral body in the cervical, thoracic or lumbar spine – one or several vertebrae	6%	bones forming the pelvis - one or several (excluding the button bone)	5%	bridge	2%	ribs – three or more ribs	2%	scapula	3%	clavicle	3%	proximal humerus epiphysis	4%	fracture of the humerus shaft	8%	distal humerus epiphysis or proximal radius epiphysis or epiphysis proximal ulna	4%	shaft of the elbow bone or shaft of the radius bone	4%	distal epiphysis of the elbow or distal epiphysis of the radius bone	4%	carpal bones - one or more	2%	metacarpal bones - one or more	2%	phalangeal bones of the thumb - one or two	5%	proximal epiphysis or neck or shaft of the femur	10%
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	<p>If you break several of the bones we have listed at the same time in the same row in the table above, the money will only be paid out once.</p> <p>If a broken bone occurs in connection with an accident that meets the definitions of more than one accident, we will only pay out for a broken bone in connection with one of these accidents.</p>																			

5. Both the death and the accident that causes it must occur during the insurance protection period.
6. The right to receive the benefit after the death of the insured due to a personal accident shall apply subject to the conditions that there is a medical causal relationship between the personal accident and the death of the insured.
7. You are entitled to a pay-out following the death of your spouse or life partner if there is a medically causal link between the accident and the death of your spouse or life partner.
8. You are entitled to payment of the benefit provided that, from a medical point of view, there is a causal link between the accident and the burn, permanent disability or broken bone.
9. Supplementary insurance can be taken out:
  - 1) either basic or extended, or
  - 2) in the basic and extended variants.
 Coverage varies by the amount of the sum insured, which we indicate in the policy.

## EXCLUSIONS OF PROTECTION

– cases in which we are not going to pay out the benefit

10. 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) persons who engage in 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.
11. Our insurance does not cover events that occur as a result of the following circumstances.

Event	In such situations we do not provide protection
<ol style="list-style-type: none"> <li>1) death of the insured person, if caused only by a personal accident classified as: <ul style="list-style-type: none"> <li>– a traffic accident,</li> <li>– a communication accident at night time</li> <li>– a traffic accident involving a HGV</li> </ul> </li> <li>2) permanent invalidity caused only by one of the following unfortunate communication accident;</li> </ol>	<p>Death or permanent disability has occurred:</p> <ol style="list-style-type: none"> <li>a) due to war operations;</li> <li>b) as a result of active participation of the insured in the acts of terror or mass social unrest,</li> <li>c) as a result of the commission or attempted commission by the child of an act which fulfils the requirements of an intentional crime,</li> <li>d) if the insured person was driving the vehicle: <ul style="list-style-type: none"> <li>• without holding the authority to drive as defined by the law or</li> <li>• without a valid roadworthiness test or other documents, or</li> <li>• being under the influence of alcohol or in a state of intoxication as defined by 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</li> </ul> <ul style="list-style-type: none"> <li>– as far as any of these circumstances played a role in the traffic accident,</li> </ul> </li> <li>e) if 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 communication accident,</li> <li>f) as a result of the insured's self-harm or attempted suicide or a suicide of the insured;</li> <li>g) as a result of the insured's competitive sporting activities.</li> </ol>
<ol style="list-style-type: none"> <li>3) the death of the insured, if caused by such an accident, which is a traffic accident at work;</li> </ol>	<p>Death has occurred:</p> <ol style="list-style-type: none"> <li>a) due to war operations;</li> <li>b) as a result of active participation of the insured in the acts of terror or mass social unrest,</li> <li>c) as a result of the commission or attempted commission by the child of an act which fulfils the requirements of an intentional crime,</li> <li>d) if the insured person was driving the vehicle: <ul style="list-style-type: none"> <li>• without holding the authority to drive as defined by the law or</li> <li>• without a valid roadworthiness test or other documents, or</li> <li>• being under the influence of alcohol or in a state of intoxication as defined by 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</li> </ul> <ul style="list-style-type: none"> <li>– as far as any of these circumstances played a role in the traffic accident,</li> </ul> </li> <li>e) if 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 communication accident,</li> <li>f) as a result of the insured's self-harm or attempted suicide or a suicide of the insured;</li> <li>g) as a result of carrying out work without qualification or authorisation,</li> <li>h) as a result of the insured's competitive sporting activities.</li> </ol>



Event	In such situations we do not provide protection
<p>4) an event in your life, which is the death of your spouse or life partner, which has occurred as a result of a traffic accident;</p>	<p>The death of your spouse or life partner has occurred due to:</p> <ul style="list-style-type: none"> <li>a) due to war operations;</li> <li>b) as a result of active participation of the spouse or life partner in acts of terror or mass social unrest;</li> <li>c) as a result of the commission or attempted commission by the spouse or a life partner an act which fulfils the requirements of an intentional crime;</li> <li>d) if the spouse or life partner was driving: <ul style="list-style-type: none"> <li>• without holding the authority to drive as defined by the law or</li> <li>• without a valid roadworthiness test or other documents, or</li> <li>• being under the influence of alcohol or in a state of intoxication as defined by 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</li> </ul> </li> <li>– as far as any of these circumstances played a role in the traffic accident,</li> <li>e) when the spouse or life partner was under the influence of alcohol within the meaning of the provisions on upbringing in sobriety and counteracting alcoholism or after the use of: drugs, narcotics, psychotropic substances or substitute drugs within the meaning of the provisions on counteracting drug addiction - if any of these circumstances influenced the accident,</li> <li>f) as a result of self-harm by the spouse or life partner or attempted or committed suicide by the spouse or life partner.</li> <li>g) as a result of competitive sporting activities by a spouse or life partner.</li> </ul>
<p>5) death of the insured person, if caused only by a personal accident classified as:</p> <ul style="list-style-type: none"> <li>– a fire or carbon monoxide poisoning</li> <li>– drowning</li> <li>– gas explosion,</li> <li>– electric shock or lightning;</li> </ul> <p>6) Your permanent disability which has occurred as a result of an unfortunate accident, which is:</p> <ul style="list-style-type: none"> <li>– fire or</li> <li>– a gas explosion, or</li> <li>– an electric shock or a lightning strike;</li> </ul>	<p>Death or permanent disability has occurred:</p> <ul style="list-style-type: none"> <li>a) due to war operations;</li> <li>b) as a result of active participation of the insured in the acts of terror or mass social unrest,</li> <li>c) as a result of the commission or attempted commission by the child of an act which fulfils the requirements of an intentional crime,</li> <li>d) if the insured person was driving the vehicle: <ul style="list-style-type: none"> <li>• without holding the authority to drive as defined by the law or</li> <li>• without a valid roadworthiness test or other documents, or</li> <li>• being under the influence of alcohol or in a state of intoxication as defined by 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</li> </ul> </li> <li>– as far as any of these circumstances played a role in the traffic accident,</li> <li>e) if 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 communication accident,</li> <li>f) as a result of the insured's self-harm or attempted suicide or a suicide of the insured</li> </ul>

Event	In such situations we do not provide protection
<p>7) burns to you as a result of an accident;</p>	<p>Burns occurred:</p> <ul style="list-style-type: none"> <li>a) due to war operations;</li> <li>b) as a result of active participation of the insured in the acts of terror or mass social unrest,</li> <li>c) as a result of the commission or attempted commission by the child of an act which fulfils the requirements of an intentional crime,</li> <li>d) if the insured person was driving the vehicle: <ul style="list-style-type: none"> <li>• without holding the authority to drive as defined by the law or</li> <li>• without a valid roadworthiness test or other documents, or</li> <li>• being under the influence of alcohol or in a state of intoxication as defined by 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</li> </ul> </li> <li>– as far as any of these circumstances played a role in the traffic accident,</li> <li>e) if 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 communication accident,</li> <li>f) as a result of the insured's self-harm or attempted suicide or a suicide of the insured;</li> <li>g) as a result of the insured undergoing treatment or diagnostic procedures, regardless of who performed them - unless it was for the treatment of the direct consequences of an accident.</li> </ul>
<p>8) death of the insured caused by a personal accident occurring as a result of:</p> <ul style="list-style-type: none"> <li>– practicing sports,</li> <li>– practicing dangerous sports,</li> <li>– practicing sports on wheels,</li> <li>– skiing or snowboarding;</li> </ul> <p>9) bone fracture caused by a personal accident caused by:</p> <ul style="list-style-type: none"> <li>– practicing sports on wheels,</li> <li>– practicing jogging,</li> <li>– ball game.</li> </ul>	<p>Death or broken bones have occurred:</p> <ul style="list-style-type: none"> <li>a) due to war operations;</li> <li>b) as a result of active participation of the insured in the acts of terror or mass social unrest,</li> <li>c) as a result of the commission or attempted commission by the child of an act which fulfils the requirements of an intentional crime,</li> <li>d) if the insured person was driving the vehicle: <ul style="list-style-type: none"> <li>• without holding the authority to drive as defined by the law or</li> <li>• without a valid roadworthiness test or other documents, or</li> <li>• being under the influence of alcohol or in a state of intoxication as defined by 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</li> </ul> </li> <li>– as far as any of these circumstances played a role in the traffic accident,</li> <li>e) if 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 communication accident,</li> <li>f) as a result of the insured's self-harm or attempted suicide or a suicide of the insured;</li> <li>g) as a result of the insured's competitive sporting activities.</li> </ul>

## **PROTECTION RESTRICTIONS**

– czyli w jakich sytuacjach ograniczymy świadczenie

12. If you suffer total permanent disability and partial permanent disability as a result of one accident, we pay the greater of the benefit amounts.

## **SUM INSURED**

– what is it, and where is it indicated

13. The sum insured is the amount which we use as the basis for determining the benefit due.  
14. The amount of the sum insured can be included in the policy and in the individual confirmation of insurance.  
15. 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

16. Amount of the premium per the insured:  
1) it is fixed, but may be changed by mutual agreement;  
2) it depends on:  
a) the sum insured,  
b) the number, age structure and gender of those who take out insurance, as well as the type of work they do.  
17. 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.  
18. 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

19. Supplementary insurance may be taken out either with or during the conclusion of the basic insurance.  
20. The additional insurance may be joined by insured persons who joined the basic insurance.  
21. If there are two coverages in a policy variant, you can only join one of them.

## **DURATION OF SUPPLEMENTARY INSURANCE**

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

22. 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

23. 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.  
24. 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

25. The cancellation of the additional insurance is carried out in accordance with the rules laid down in the basic insurance.  
26. If the policyholder cancels the primary insurance, this results in cancellation of the secondary insurance.  
27. 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

- 28. The termination of the supplementary insurance is carried out in accordance with the rules outlined in the basic insurance.
- 29. In the event the policyholder terminates the primary insurance, this results in the termination of the additional insurance.
- 30. 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

- 31. Coverage under the supplementary insurance commences as described in the basic insurance.
- 32. 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

- 33. 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 you 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.

## PROVISION OF THE BENEFIT AFTER YOUR ACCIDENTS

– i.e. when we will pay you in case of burns, permanent disability and broken bones

- 34. If you get burned, deliver to us:
  - 1) a request for payment of a benefit,
  - 2) medical records that confirm the extent and surface of the burns, and documentation that confirms the circumstances of the accident;
  - 3) hospital treatment information sheet
- 35. If permanent disability occurs, provide us with:
  - 1) a request for payment of a benefit,
  - 2) medical records which confirm the occurrence of the permanent injury and the circumstances under which it occurred.
- 36. If you break bones, deliver to us:
  - 1) a request for payment of a benefit;
  - 2) medical records which confirm the occurrence of the permanent injury and the circumstances under which it occurred.
- 37. We decide on the payment on the basis of the aforementioned documentation.
- 38. In the event of broken bones and permanent disability, we can:
  - 1) ask for the opinion of the doctor identified by us;
  - 2) order medical examinations– if such action are required.
- 39. We cover the costs of the doctor's opinion and the medical tests we order.
- 40. 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.
- 41. 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.
- 42. We establish permanent disability if, from a medical point of view, the disability is permanent and will not improve with treatment or rehabilitation. This will happen no later than the 24th month after the date on which the unfortunate accident occurred.
- 43. If the degree of permanent disability subsequently changes (improves or worsens), we will not change the pay-out.
- 44. If, as a result of an accident, you lose or damage an organ or organ whose functions were already impaired before the accident, we will determine the percentage of the sum insured corresponding to the type of partial permanent disability by comparing the condition of the organ or organ before and after the accident.



### PRZYKŁAD

Jeśli przed wypadkiem nie miałeś drugiego palca u prawej ręki, a wskutek wypadku stracisz całą prawą rękę, wypłacimy 53% sumy ubezpieczenia. Kwotę świadczenia obliczymy następująco: utrata całej prawej ręki odpowiada 60% SU, a utrata drugiego palca u prawej ręki odpowiada 7% SU.  
 $60\% - 7\% = 53\%$  (60% za utratę całej prawej ręki minus 7% za utratę drugiego palca tej ręki równa się 53%).

## **PAYMENT OF THE BENEFIT AFTER THE DEATH OF THE INSURED PERSON**

– i.e. to whom and when we issue it

- 45. Payment of the benefit shall be made to the beneficiary
- 46. You can appoint, change or revoke a beneficiary in the same manner as in the case of basic insurance.
- 47. The benefit shall not be issued to a person who intentionally contributed to the death of the insured.
- 48. After your death, the person claiming the benefit must provide us with:
  - 1) a request for payment of a benefit;
  - 2) a death certificate;
  - 3) The certificate of death or, in cases where it is not possible to obtain, medical documentation documenting the cause of death;
- 49. 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.
- 50. We decide on the payment on the basis of the aforementioned documentation.
- 51. If the documents we have requested are in a language other than Polish, the person making the request must provide us with a translation into Polish. This translation must be carried out by a sworn translator.

## **PAYMENT OF A BENEFIT FOLLOWING THE DEATH OF YOUR SPOUSE OR LIFE PARTNER**

– i.e. when we pay the money to the insured

- 52. You will not receive a pay-out if you intentionally contribute to the death of your spouse or life partner.
- 53. Please deliver us the following documents following the death of the spouse or a life partner:
  - 1) a request for payment of a benefit,
  - 2) a death certificate;
  - 3) death certificate, or – if you cannot obtain one – medical records that state the cause of death.
- 54. 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.
- 55. 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.
- 56. We decide on the payment on the basis of the aforementioned documentation.

## **FINAL PROVISIONS**

– what other matters are important

- 57. 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.