



**GENERAL TERMS
ADDITIONAL GROUP INSURANCE
IN THE CASE OF THE DEATH OF A SPOUSE OR A
LIFE PARTNER**

The table below presents the provisions of the general terms and conditions of the additional group insurance in the case of death of a parent or a life partner of the insured, terms and conditions code SMGP55 (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 4-5 items 12-14 item 32 items 33-37 item 38
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 6-10 item 11 items 29-30 item 31 item 33 item 38

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 CONDITIONS FOR SUPPLEMENTARY GROUP INSURANCE IN THE CASE OF THE DEATH OF A SPOUSE OR A LIFE PARTNER



GTC code: SMGP55

The Board of Directors of PZU Życie SA established the general terms and conditions of additional group insurance in the event of death 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

– what do the terms actually mean

1. the GTC uses the following terminology:
 - 1) **insurance protection period** – the period of time during which our liability to the insured under the supplementary insurance continues;
 - 2) **supplementary insurance** – the insurance agreement to which these GTC apply;
 - 3) **basic insurance** – PZU Na Życie Plus group insurance agreement, to which the policyholder has the right to take out additional insurance;
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 provide insurance for 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 scope of additional insurance protection includes an event in your life which is the death of a spouse or a life partner during the period of insurance cover.
5. In the event of the death of the spouse or the life partner of the insured we issue a benefit equal to a percentage of the sum insured applicable at the date of death, as listed in the policy and in the individual confirmation of insurance.

GRACE PERIOD

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

6. In the cases specified in item 7 through 10, the grace period applies during the initial 6 months after the date you joined the supplementary insurance. However, we are liable if the death occurred as a result of an accident during the grace period.
7. If you are the primary insured, a grace period applies to you if the date you join the supplementary insurance is more than 4 months after the date:
 - 1) the conclusion of a supplementary insurance – if you had a legal relationship with the policyholder on the date of conclusion of the supplementary insurance;
 - 2) the legal relationship with the policyholder – insofar as it commenced after the date of conclusion of the supplementary insurance.
8. If you are the spouse of the primary insured (insured relative), the grace period applies to you when the date you join the supplementary insurance is more than 4 months after the date:
 - 1) the conclusion of supplementary insurance – insofar as the primary insured had a legal relationship with the policyholder on the date of conclusion of the supplementary insurance;

- 2) the commencement of the legal relationship of the primary insured with the policyholder – insofar as it commenced after the date of conclusion of the supplementary insurance;
- 3) marrying the primary insured after the date of the supplementary insurance.
9. If you are the life partner of the primary insured (insured relative), the grace period applies to you when the date you join the supplementary insurance is more than 4 months after the date as of:
 - 1) the conclusion of supplementary insurance – insofar as the primary insured had a legal relationship with the policyholder on the date of conclusion of the supplementary insurance;
 - 2) the commencement of the legal relationship of the primary insured with the policyholder – insofar as it commenced after the date of conclusion of the supplementary insurance.
10. If you are the adult child of the primary insured (insured relative), the grace period applies to you when the date you join the supplementary insurance is more than 4 months after the date:
 - 1) the conclusion of supplementary insurance – insofar as the primary insured had a legal relationship with the policyholder on the date of conclusion of the supplementary insurance;
 - 2) the commencement of the legal relationship of the primary insured with the policyholder – insofar as it commenced after the date of conclusion of the supplementary insurance;
 - 3) after you reach the age of 18, if this took place after the conclusion of the supplementary insurance.

EXCLUSIONS OF PROTECTION

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

11. Our liability does not cover the death of a spouse or a life partner if an accident has occurred:
 - 1) occurring in war operations;
 - 2) as a result of active participation of the spouse or life partner in acts of terror or mass social unrest;

SUM INSURED

– what is it, and where is it indicated

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

15. 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) benefit amount
 - c) the number, age structure and gender of those who take out insurance, as well as the type of work they do.
16. 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.
17. 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

18. Supplementary insurance may be taken out either with or during the conclusion of the basic insurance.
19. The additional insurance may be joined by insured persons who joined the basic insurance.

DURATION OF SUPPLEMENTARY INSURANCE

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

20. 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

21. Unless otherwise agreed by either party to the contract 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.
22. 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

23. The cancellation of the additional insurance is carried out in accordance with the rules laid down in the basic insurance.
24. If the policyholder cancels the primary insurance, this results in cancellation of the secondary insurance.
25. 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 the policyholder can cancel the supplementary insurance

26. The termination of the supplementary insurance is carried out in accordance with the rules outlined in the basic insurance.
27. In the event the policyholder terminates the primary insurance, this results in the termination of the secondary insurance.
28. 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

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

THE CESSATION OF OUR PROTECTION

– when the supplementary insurance ends

31. 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.

PERSONS ENTITLED TO OBTAIN THE BENEFIT

– the person to whom the payment is due

32. In such case you have the right to receive the benefit.

PROVISION OF THE HEALTH BENEFIT

– when we pay the benefit

33. A benefit payment will not be paid to an insured who intentionally contributed to the death of a spouse or life partner.
34. 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) The certificate of death or, in cases where it is not possible to obtain, medical documentation documenting the cause of death if it was caused by an unfortunate accident during the grace period;
 - 4) marriage certificate – in the event of the death of a spouse.
35. We may ask for other required documents in case those which had already been provided do not suffice to consider that a benefit payment is due.

36. 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.
37. We decide on the payment of the benefit based on the documentation stated above.

FINAL PROVISIONS

– what other matters are important

38. 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.