



**GENERAL TERMS
OF ADDITIONAL GROUP INSURANCE
IN THE EVENT OF A SERIOUS PERSONAL INJURY
CAUSED BY A PERSONAL ACCIDENT**

In the table below, we set out the provisions of the general terms and conditions of the supplementary group insurance for severe personal injury caused by an accident, terms and conditions code TIGP55 (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 4–13 items 15–17 item 35 items 36–43 item 44
2.	Restrictions and exemptions of the facility's liability insurance granting the right to refuse to pay benefits or their reduction	items 1–2 item 11 item 14 items 32–33 item 34 item 44

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 AGAINST SERIOUS PERSONAL INJURY RESULTING FROM A PERSONAL ACCIDENT



GTC code: TIGP55

The Board of Directors of PZU Życie SA established the general terms and conditions of additional group insurance against severe bodily injury caused by an 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) **grievous bodily harm** – bodily injury which consists of:

- a) the permanent loss of a limb or part of a limb or,
- b) permanent and total loss of function of a limb (such that it will not improve with treatment or rehabilitation), or
- c) severe burn.

We shall only be liable for such severe bodily injuries as are caused by an accident occurring within the term of our cover and are listed in Appendix 1 to these GTC;

2) **inpatient treatment** – inpatient hospital treatment:

- a) emergencies in which delaying medical assistance may result in loss of life or limb, or
- b) conditions where the therapeutic goal cannot be achieved during outpatient treatment;

3) **insurance protection period** – the period of time during which our liability to the insured under the supplementary insurance continues;

4) **medical centre** – a clinic, a doctor's surgery or a laboratory providing medical services, a list of which is published on pzu.pl and available from the medical helpline (stated in the decision on granting the right to use the medical services) and at each of our branches;

5) **performance of the benefit** – the payment of a cash benefit to the insured person or the granting to the insured person of entitlement to medical services for the child in the event of an event covered by our protection;

6) **supplementary insurance** – the insurance agreement to which these GTC apply;

7) **basic insurance** – PZU Na Życie Plus group insurance agreement, to which the policyholder has the right to take out additional insurance;

8) **medical services** – benefits listed in the appendix 2 to these GTC;

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 your health.

INSURANCE COVERAGE AND SCOPE OF BENEFITS

– which events we are responsible for and which benefits you can receive

4. Supplementary insurance covers the occurrence of a serious bodily injury to you, occurring during the period of cover.

5. If you suffer a serious bodily injury, depending on the coverage you have on the date of the incident:

- 1) we will pay you a cash benefit which is a percentage of the sum insured current at the date of the accident, as specified in Appendix 1 to these GTC – if you only have a cash benefit within the scope of benefits;
- 2) we will pay you a cash benefit which is a percentage of the sum insured, as specified in Appendix 1 to these T&Cs, of the sum insured actual at the date of the accident and we will grant you the right to receive medical services – if you have both of these benefits within your scope of benefits.

6. The scope of insurance and the extent benefits are confirmed in the policy and in the individual confirmation of insurance.
7. If you are left-handed and you lose your left upper limb (points 2, 4, 6 of Appendix 1), we will pay you the percentage of the sum insured that is due for the loss of your right upper limb (points 1, 3, 5 of Appendix 1 respectively).
8. If you are left-handed and you completely and permanently lose function in your left upper limb (paragraphs 38, 40, 42 of Appendix 1), we will pay you the percentage of the sum insured that is due for the complete and permanent loss of function in your right upper limb (resp. paragraphs 37, 39, 41 of Schedule 1).
9. If severe bodily injury is caused by a single accident, we will pay a cash benefit of up to 100% of the sum insured.
10. If you suffer one or more serious injuries as a result of one accident, we will provide one range and limit of medical services.
11. You are entitled to the benefit provided that, from a medical point of view, there is a causal link between the accident and the serious injury.



EXAMPLE

As a result of a traffic accident, you lost all the fingers of your left hand and your left foot with all the toes. We will provide the following services:

- 1) we will pay you 50% of the sum insured for the loss of all fingers of your hand and
- 2) we will pay you 50% of the sum insured for the loss of the foot with all toes, and
- 3) we will provide medical services for serious injury, i.e. 6 outpatient services (in the field of general surgery, internal diseases – internal medicine, physiotherapy, family medicine, neurosurgery, neurology, orthopaedics and traumatology of organs of movement) or telemedical services (in the field of internal diseases – internal medicine, neurosurgery, neurology, orthopaedics and traumatology of organs of movement) – total limit, 4 outpatient consultations (in the field of psychiatry), 4 outpatient consultations (in psychology) or telemedicine (in psychology) – total limit, 20 treatments and procedures, 30 outpatient rehabilitation treatments.

12. If we cannot determine whether the loss of function in a limb or part of a limb is total and permanent, we will assess it no later than 12 months from the date of the accident.



EXAMPLE

When you joined the supplementary insurance, you had a traffic accident on 16 July 2021. You have applied for benefits in relation to loss of toe function. When considering the claim, we were unable to determine whether the loss of function of the toes was complete and permanent. We have not realised the benefits, we have indicated a final review date of July 2022. We reassessed in July 2022. Your health has not improved. We considered the loss of function of the toes to be complete and permanent and realised the benefits.

13. You have the right to use the medical services until your limit is reached (which you will find in the appendix 2 to these GTC) and for no longer than 12 months after the date of the decision confirming your entitlement to medical services.

EXCLUSIONS OF PROTECTION

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

14. We are not liable for serious bodily injury if it was the result of an accident that occurred outside the period of cover or occurred:
 - 1) during war operations;
 - 2) as a result of active participation of the insured in the acts of terror or mass social unrest;
 - 3) as a result of the commission or attempted commission by the insured of an act which fulfils the requirements of an intentional crime;
 - 4) as a result of a traffic accident while the insured was driving a vehicle:
 - a) without holding the authority to drive as defined by the law
 - b) 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,
 - insofar as any of these circumstances played a role in the traffic accident;
 - 5) when the Insured was intoxicated within the meaning of regulations on upbringing in sobriety and counteracting alcoholism or after using: drugs, narcotics, psychotropic substances or substitutes within the meaning of regulations on counteracting drug addiction – if any of these circumstances influenced the accident;
 - 6) as a result of the insured's self-harm or attempted suicide.

SUM INSURED

– what is it, and where is it indicated

15. The sum insured is the amount which we use as the basis for determining the benefit due.
16. The amount of the sum insured can be included in the policy and in the individual confirmation of insurance.
17. 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

18. 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.
19. 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.
20. 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

21. Supplementary insurance may be taken out either with or during the conclusion of the basic insurance.
22. 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

23. 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

24. 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.
25. 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

26. The cancellation of the additional insurance is carried out in accordance with the rules laid down in the basic insurance.
27. If the policyholder cancels the primary insurance, this results in cancellation of the secondary insurance.
28. 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

29. The termination of the supplementary insurance is carried out in accordance with the rules outlined in the basic insurance.
30. In the event the policyholder terminates the primary insurance, this results in the termination of the additional insurance.
31. 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

32. Coverage under the supplementary insurance commences as described in the basic insurance.
33. 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

34. 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

– i.e. to whom the payment is due and to whom we grant the right to medical services

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

PROVISION OF THE HEALTH BENEFIT

– i.e. when the cash benefit will be paid out and how to start using medical services

36. If you develop a critical illness, please provide us with:
 - 1) a request for payment of a benefit;
 - 2) such medical records as confirm the occurrence of the permanent injury and the circumstances under which it occurred;
 - 3) in the case of a severe burn, in addition, such medical documentation as confirms the extent and surface of the burn, and a hospital treatment information sheet.
37. 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.
38. He have the right to seek additional information by:
 - 1) asking 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 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.
41. We decide whether to pay your benefit or grant you entitlement to medical services (if you have them in your benefits range) on the basis of the documentation provided.
42. Once you have received the decision on your entitlement to medical services – you will be able to start using these services.
43. In order to use medical services – through us – you book an appointment for a medical service. You can do this through the available channels set out in Appendix 3 to these GTC.

FINAL PROVISIONS

– what other matters are important

44. 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 NO. 1
TO THE GENERAL TERMS AND CONDITIONS OF THE ADDITIONAL GROUP INSURANCE
FOR SERIOUS PERSONAL INJURY CAUSED BY AN ACCIDENT – CASH BENEFITS

No.	Permanent damage to the body	Percentage of the sum insured
Loss of a limb or part of a limb		
Shoulder and arm		
1.	Loss of limb at the shoulder-blade joint or at the level between the shoulder and elbow (right limb)	70%
2.	Loss of limb at the shoulder-blade joint or at the level between the shoulder and elbow (left limb)	60%
Forearm		
3.	Loss of a limb at the elbow joint or at the level between the elbow and the wrist (right limb)	65%
4.	Loss of a limb at the elbow joint or at the level between the elbow and the wrist (left limb)	55%
Wrist and hand		
5.	Loss of limb at wrist or metacarpal level with all fingers (right limb)	60%
6.	Loss of limb at wrist or metacarpal level with all fingers (left limb)	50%
7.	Loss of the first finger of the hand (thumb) – whole two phalanges or at the level of the basal phalanx (right limb)	20%
8.	Loss of the first finger of the hand (thumb) – whole two phalanges or at the level of the basal phalanx (left limb)	20%
9.	Loss of the second finger of the hand – the entire three phalanges or at the level of the basal phalanx (right limb)	7%
10.	Loss of the second finger of the hand – the entire three phalanges or at the level of the basal phalanx (left limb)	7%
11.	Loss of finger III of the hand – whole three phalanges or at the level of the basal phalanx (right limb)	7%
12.	Loss of the third finger of the hand – all three phalanges or at the level of the basal phalanx (left limb)	7%
13.	Loss of finger IV of the hand – whole three phalanges or at the level of the basal phalanx (right limb)	7%
14.	Loss of finger IV of the hand – whole three phalanges or at the level of the basal phalanx (left limb)	7%
15.	Loss of the V finger of the hand – whole three phalanges or at the level of the basal phalanx (right limb)	7%
16.	Loss of the V finger of the hand – whole three phalanges or at the level of the basal phalanx (left limb)	7%
17.	Loss of all fingers of the hand – all phalanges or at the level of the basal phalanges (right limb)	50%
18.	Loss of all fingers of the hand – all phalanges or at the level of the basal phalanges (left limb)	50%
Hip and thigh		
19.	Loss of a limb at the hip joint or at the level between the hip and knee (right limb)	75%
20.	Loss of a limb at the hip joint or at the level between the hip and knee (left limb)	75%
Lower leg		
21.	Loss of a limb at the knee joint or at the level between the knee and the foot (right limb)	60%
22.	Loss of a limb at the knee joint or at the level between the knee and the foot (left limb)	60%
Foot		
23.	Loss of foot with all toes (right limb)	50%
24.	Loss of foot with all toes (left limb)	50%
25.	Loss of the first toe (toe) – whole two phalanges or at the level of the basal phalanx (right limb)	10%
26.	Loss of the first toe (toe) – whole two phalanges or at the level of the basal phalanx (left limb)	10%
27.	Loss of the second finger of the foot – the entire three phalanges or at the level of the basal phalanx (right limb)	3%
28.	Loss of the second toe of the hand – the entire three phalanges or at the level of the basal phalanx (left limb)	3%
29.	Loss of the third toe – whole three phalanges or at the level of the basal phalanx (right limb)	3%
30.	Loss of the third toe – whole three phalanges or at the level of the basal phalanx (left limb)	3%
31.	Loss of the 4th toe – whole three phalanges or at the level of the basal phalanx (right limb)	3%
32.	Loss of the fourth toe – whole three phalanges or at the level of the basal phalanx (left limb)	3%
33.	Loss of the V toe – whole three phalanges or at the level of the basal phalanx (right limb)	3%

No.	Permanent damage to the body	Percentage of the sum insured
34.	Loss of the V toe – whole three phalanges or at the level of the basal phalanx (left limb)	3%
35.	Loss of all toes – all phalanges or at the level of the basal phalanges (right limb)	25%
36.	Loss of all toes – all phalanges or at the level of the basal phalanges (left limb)	25%
Loss of a limb or part of a limb		
Shoulder and arm		
37.	Total permanent loss of function in the shoulder-blade joint (right limb)	70%
38.	Total permanent loss of function in the shoulder-blade joint (left limb)	60%
Forearm		
39.	Total permanent loss of function in the elbow joint (right limb)	65%
40.	Total permanent loss of function in the elbow joint (left limb)	55%
Wrist and hand		
41.	Total permanent loss of function in the wrist (right limb)	60%
42.	Total permanent loss of function in the wrist (left limb)	50%
43.	Total permanent loss of function of finger I of the hand (thumb) (right limb)	20%
44.	Total permanent loss of function of finger I of the hand (thumb) (left limb)	20%
45.	Global permanent loss of function of the II finger of the hand (right limb)	7%
46.	Global permanent loss of function of the II finger of the hand (left limb)	7%
47.	Global permanent loss of function of the III finger of the hand (right limb)	7%
48.	Global permanent loss of function of the III finger of the hand (left limb)	7%
49.	Global permanent loss of function of the IV finger of the hand (right limb)	7%
50.	Global permanent loss of function of the IV finger of the hand (left limb)	7%
51.	Total permanent loss of function of the 5th finger of the hand (right limb)	7%
52.	Total permanent loss of function of the 5th finger of the hand (left limb)	7%
53.	Total permanent loss of function of all fingers of the hand (right limb)	50%
54.	Total permanent loss of function of all fingers of the hand (left limb)	50%
Hip and thigh		
55.	Total permanent loss of function in the hip joint (right limb)	75%
56.	Total permanent loss of function in the hip joint (left limb)	75%
Lower leg		
57.	Total permanent loss of function in the knee joint (right limb)	60%
58.	Total permanent loss of function in the knee joint (left limb)	60%
Foot		
59.	Total permanent loss of function of the foot including toes (right limb)	50%
60.	Total permanent loss of function of the foot including toes (left limb)	50%
61.	Total permanent loss of function of the first toe (toe) (right limb)	10%
62.	Total permanent loss of function of the first toe (toe) (left limb)	10%
63.	Global permanent loss of function of the II toe (right limb)	3%
64.	Global permanent loss of function of the II toe (left limb)	3%
65.	Global permanent loss of function of the III toe (right limb)	3%
66.	Global permanent loss of function of the III toe (left limb)	3%
67.	Global permanent loss of function of the IV toe (right limb)	3%
68.	Global permanent loss of function of the IV toe (left limb)	3%
69.	Total permanent loss of function of the fifth toe (right limb)	3%
70.	Total permanent loss of function of the fifth toe (left limb)	3%
71.	Total permanent loss of function of all toes (right limb)	25%
72.	Total permanent loss of function of all toes (left limb)	25%

No.	Permanent damage to the body	Percentage of the sum insured
Severe burn		
73.	Second-degree burns only, of the skin and deeper lying tissues, covering more than 60% of the body surface and requiring hospitalisation	100%
74.	Second- and third-degree burns, of the skin and deeper tissues, covering a total of more than 60% of the body surface and requiring hospitalisation	100%
75.	Burn only of the third degree, of the skin and deeper lying tissues, covering more than 15% of the body surface and requiring hospital treatment	100%

APPENDIX NO. 2
TO THE GENERAL TERMS AND CONDITIONS OF THE ADDITIONAL GROUP INSURANCE
IN THE EVENT OF A SERIOUS BODILY INJURY CAUSED BY AN ACCIDENT – MEDICAL SERVICES

Medical treatment		Limit	Description
Outpatient consultations related to	general surgery	6 consultations – total limit for all consultations	1. Outpatient consultations take place in a medical facility and may include, according to the profile of the specific specialty: physical examination of the patient, taking a medical history, making a diagnosis, recommendations for treatment, issuing e-prescriptions, e-ZLAs and referrals related to further diagnostic and treatment procedures. 2. You can benefit from outpatient consultations without a referral, at our designated medical facility. 3. Telemedicine consultations take place by telephone, chat or video chat and may include according to the specialty profile: physical examination of a patient, patient interview, making a diagnosis, recommendations related to the treatment method, issuing e-prescriptions, e-ZLA and referrals related to further diagnostics and treatment. 4. You can use telemedicine consultations without a referral via telecommunications lines. In order to carry out a telemedicine consultation, we will create an individual account for you on the website. We will provide you with the details you need to register for your account. 5. As part of the outpatient and telemedicine consultations we do not organise and do not cover the costs of consulting medical doctors with a PhD, habilitation or professor academic degrees.
	internal diseases		
	physiotherapy		
	general medicine		
	neurosurgery		
	neurology		
	orthopaedics and traumatology of the musculoskeletal system		
Telemedicine consultations in the scope of	internal diseases		
	neurosurgery		
	neurology		
	orthopaedics and traumatology of the musculoskeletal system		
Outpatient consultations related to	psychiatry	4 consultations – total limit for all consultations	
	psychology		
Telemedicine consultations in the scope of	psychology		
Outpatient procedures and laboratory diagnostics	antibiogram from wound swab	20 treatments and procedures – total limit for all listed procedures and procedures	1. You can benefit from treatments and procedures on the basis of a referral at our designated medical facility. 2. We will provide an outpatient nursing service without referral at the locations we have indicated.
	injection – intramuscular, subcutaneous (without the cost of the medicinal product)		
	intravenous injection (without the cost of the medicinal product)		
	connecting a drip infusion (without the cost of the medicinal product)		
	wound swab		
	outpatient nursing service (injection, collection, dressing)		

Medical treatment		Limit	Description
Outpatient rehabilitation	passive exercise	30 treatments – total limit for all listed outpatient rehabilitation procedures	You can benefit from outpatient rehabilitation on the basis of a referral from a doctor or physiotherapist at a medical facility we have indicated.
	active sling exercise		
	active free exercise		
	active exercise with resistance		
	passive and assisted exercises		
	isometric exercise		
	general exercise		
	special exercises		
	short-wave diathermy		
	microwave diathermy		
	electrostimulation		
	electroplating		
	iontophoresis (without the cost of the medicinal product)		
	spot laser therapy		
	magnetotherapy		
	dry partial massage		
	diadynamic currents		
	interference currents		
	TENS currents		
	Trabert currents		
	Sollux		
	local ultrasound		
	ultraphonoresis/phonophoresis (without the cost of the medicinal product)		

APPENDIX NO. 3
TO THE GENERAL CONDITIONS FOR SUPPLEMENTARY GROUP INSURANCE
AGAINST SERIOUS PERSONAL INJURY RESULTING FROM A PERSONAL ACCIDENT – MEDICAL SERVICES

– HOW TO REPORT AN EVENT AND RECEIVE A BENEFIT

HOW CAN YOU REPORT AN INCIDENT?



through the helpline
801 102 102 or 22 566 55 55
(charges as per operator's
tariff)



in person
at a PZU Branch Office



in writing by traditional post,
by electronic mail



via pzu.pl

If a benefit is due, we will either pay a cash benefit or we will pay a cash benefit and issue a decision on your child's medical entitlement.

You will receive the number of the medical hotline in your decision.

HOW TO UTILISE THE MEDICAL SERVICES?

You can benefit from the medical services when you receive your child's medical entitlement decision. In order to do so:



call the 24-hour medical hotline (you are going to receive the hotline number in your decision)