



ADDITIONAL GROUP INSURANCE WITH A MEDICAL DRUG CARD

Condition code: ULGP55

Version dated: 20.11.2021

This is the key information material. Full details of the insurance can be found in other documents, in particular the General Terms and Conditions of the group insurance with a Medical Group Card, conditions code: ULGP55 (GTC). Please read the GTCs and the scope of medical drugs before deciding to conclude the agreement. The definitions used in the GTCs can have meanings that deviate from their common meanings, so please make sure to pay particular attention to them.
The conclusion of the agreement is voluntary.

PRODUCT INFORMATION

- is presented for information purposes,
- is not part of the insurance agreement (agreement),
- does not constitute a trade offer within the meaning of article 66 of the Civil Code,
- should not be the sole basis for a decision on insurance.

THE SCOPE AND OBJECT OF INSURANCE – WHAT IS INSURED?

depending on the will of the parties set out in the agreement and confirmed by the policy, we insure the health:

- of the primary insured, or
- the primary insured and the co-insured, or
- the primary insured and the insured closed relative, or
- the primary insured, the co-insured and the insured close relative.

PRODUCT CHARACTERISTICS – WHAT ARE THE MAIN FEATURES OF OUR INSURANCE?

Supplementary cover includes the occurrence of illness or injury to the primary insured, a co-insured or a relative insured during the insurance protection period, as evidenced by a prescription for medication during the insurance protection period – then we provide the health service (in accordance with the drug coverage and under the terms of the Medical Drug Card Regulations).

Supplementary insurance may be taken out either at the conclusion of the basic insurance - Group Insurance PZU Na Życie Plus or at its duration.

WHO CAN CONCLUDE AN AGREEMENT WITH US, WHO DO WE INSURE?

The additional insurance is concluded by the policyholder who pays the insurance premiums.

The supplementary insurance can be joined by the basic insured, the insured relatives who joined the basic insurance.

The option to join the supplementary insurance is available to the co-insured at any time under the condition that:

- he or she is the spouse of the primary insured and, at the date of signature of the declaration of accession, has reached the age of 16 and has not reached the age of 69, or is the life partner of the primary insured and, at the date of signature of the declaration of accession, has reached the age of 18 and has not reached the age of 69, or
- he or she is the child of the primary insured or the child of the spouse or domestic partner of the primary insured who, on the date of signing the declaration of accession, is under 18 years of age or, if attending school, under 25 years of age,
- he or she signs the declaration of membership and
- declares that, at the date of signing the declaration of membership, he or she is not on sick leave, at a hospital, at a hospice, at an institution for the chronically ill, on rehabilitation benefits and is not a person declared unfit for work or unfit for uniformed service in accordance with a decision of a competent authority under social insurance or social security legislation.

WHAT IS THE DURATION OF THE INSURANCE?

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.

WHAT LOCATION DOES THE INSURANCE COVER?

The insurance cover applies in Poland, 24 hours a day.

HOW AND WHEN SHOULD THE CONTRIBUTIONS BE PAID?

The policyholder transfers the premium together with the premium for the basic insurance.

WHEN DOES THE INSURANCE COVERAGE BEGIN AND END?

The cover in respect of the additional insurance for the basic insured or a close relative begins in accordance with the rules described in the basic insurance.

Coverage under the additional insurance for the co-insured shall commence in accordance with the rules applicable to the primary insured.

Cover under the additional insurance shall only commence towards the primary insured if the cover under the basic insurance is in force.

The coverage in the supplementary insurance in relation to the primary insured and the relative insured ends:

- from the date of termination of cover under the primary insurance,
- from the date on which we receive the policyholder's declaration that he or she is withdrawing from the additional insurance;
- on the date of termination of cover under the supplementary insurance – if not renewed,
- on the last day of the month in which you cancel the supplementary insurance,
- 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,
- as from the date of expiry of the notice period of the supplementary insurance,
- as from the date on which the supplementary insurance is terminated.

Co-insurance cover in respect of the co-insured shall end:

- from the date of termination of cover in respect of the primary insured, of whom you are the spouse or life partner or child,
- in the event of death of the co-insured,
- on the policy anniversary date falling in the year in which the spouse or life partner turns 70,
- on the policy anniversary date falling in the year in which the child turns 18, or 25 if attending school,
- on the last day of the month in which you resign from our insurance protection,
- at the end of the month of the supplementary insurance on the current terms and conditions, if the co-insured has not given the required consent to amend the supplementary insurance;

MAIN EXCLUSIONS AND LIMITATIONS OF THE INSURANCE COVERAGE – WHAT IS NOT COVERED BY THE INSURANCE?

We will not pay the benefit in the event of:

- over-the-counter medicines,
- failure to provide the documents necessary to establish the validity of the claim, in the case of a benefit in cash.

In addition, we are not liable if a situation is not covered, it does not meet the definition set out in the agreement or our liability has ended (e.g. due to non-payment of premiums as well as in other cases indicated in the GTC).

HOW TO TERMINATE THE AGREEMENT?

The policyholder has the right to cancel the supplementary insurance agreement within 30 days after its conclusion or, if the policyholder is an entrepreneur, within 7 days from the conclusion of the agreement. After this period, the policyholder has the right to terminate the agreement by a written notice. The Policyholder has the right to cancel the extension of the additional insurance by sending us a written notice of non-renewal no later than 30 days prior to its termination.

REMUNERATION FOR THE DISTRIBUTOR OF THE INSURANCE

The distributor shall receive a commission in connection with the proposed agreement.

COMPLAINTS, OBJECTIONS AND GRIEVANCES

1. A claim, complaint or grievance shall be submitted to any of our units where we serve our customers.
2. A complaint, grievance or complaint can be submitted:
 - 1) in writing – in person or by mail, within the meaning of the Postal Law Act, for example by writing to the following address: PZU Życie SA 18A Postępu St., 02-676 Warsaw (address for correspondence only);
 - 2) in writing – sent to the address for electronic delivery of PZU SA, within the meaning of the Electronic Delivery Act, from the date of entering that address into the database of electronic addresses;
 - 3) verbally – by phone, for instance by calling the telephone helpline on 801 102 102, or in person, confirmed by means of a protocol during a visit to our unit;
 - 4) electronically – by sending an e-mail to reklamacje@pzu.pl or by filling in the form at www.pzu.pl.
3. We respond to complaints, grievances and complaints as soon as possible, however no later than 30 days after the day on which we receive them. If we are unable to respond in particularly complex cases within 30 days, we will inform you:
 - 1) why the response is delayed;
 - 2) what circumstances we still need to establish in order to process the case;
 - 3) what is the new time limit for our response – it may not exceed 60 days from the date on which we received the complaint, claim or grievance.
4. We respond to complaints, claims and grievances to the person who made them:
 - 1) in cases where the customer is a natural person – in writing, except that the response may be delivered by e-mail only at the customer's request;
 - 2) where the customer is an entity other than those referred to in item 1 – in writing or using another durable medium.
5. If, after the complaint has been investigated:
 - 1) we have not honoured the claims made or
 - 2) we have accepted the claim, but within the time limit specified in the reply to that claim we have not carried out the acts we obliged to take– the individual who has made a complaint has the right to write to the Financial Ombudsman to request this.
6. We deal with complaints, grievances and complaints in our units, which have authority over the subject matter.
7. Additional information on complaints are provided in the Act on Complaints Handling by Financial Market Entities and Financial Ombudsman and in the Act on Insurance Distribution.
8. PZU provides for the possibility of resolving conflicts out of court.
9. The entity authorized within the meaning of the Act on out-of-court handling of consumer disputes, competent for PZU SA to handle disputes out of court is the Financial Ombudsman. The website address: rf.gov.pl.
10. In the event that the insured or the policyholder, beneficiary and the rights holder are consumers, they can turn to the Municipal and District Consumer Ombudsmen for assistance.
11. PZU communicates with its consumers in Polish.
12. PZU is supervised by the Financial Supervision Authority.