



**GENERAL TERMS
OF ADDITIONAL GROUP INSURANCE IN THE
EVENT OF THE INSURED PERSON FRACTURING A
BONE DUE TO A PERSONAL ACCIDENT**

The table below contains the general terms and conditions of supplementary group insurance for is fracturing a bone by the insured caused by a personal accident, terms and conditions code ZKGP55 (GTC) which govern the rules for exclusions and limitations 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 4–7 items 10–12 item 30 items 31–36 item 37
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 7 items 8–9 items 27–28 item 29 item 37

Information about the insurance is 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 EVENT OF THE INSURED PERSON BREAKING A BONE DUE TO AN ACCIDENT



GTC code: ZKGP55

The Board of Directors of PZU Życie SA established the general terms and conditions of additional group insurance in the event of breaking a bone 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) **bone fracture** – disruption of the continuity of bone tissue. We are only responsible for bone fractures that are caused by a personal accident.
Coverage includes bone fractures, which are listed in the appendix to these GTC;
 - 3) **supplementary insurance** – the insurance agreement to which these GTC apply;
 - 4) **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 insure your health.

SCOPE OF INSURANCE AND THE BENEFIT AMOUNT

– which events do we pay for and what amounts

4. Supplementary insurance cover covers a bone fractured by the insured person as a result of an accident during the period of cover.
5. In the event of a fractured bone, we will pay you a benefit which is a percentage of the sum insured current at the date of the accident, as specified in the appendix to these GTC.
6. If bone fractures are caused by a single accident, PZU Życie SA pays out a maximum of 100% of the sum insured.
7. The benefit shall be awarded under the condition that there is a normal medical causal link between the personal accident and the breaking of a bone.

EXCLUSIONS OF PROTECTION

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

8. We shall not be liable for broken bones if they were the result of an accident that occurred outside the period of cover or occurred:
 - 1) occurring in 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) as a result of a traffic accident – if the Insured drove the vehicle while intoxicated within the meaning of the provisions on upbringing in sobriety and counteracting alcoholism or after using: drugs, narcotics, psychotropic substances or substitute substances 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;
9. Our liability does not cover pathological fractures arising solely from osteoporosis or cancer.

SUM INSURED

– what is it, and where is it indicated

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

13. 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.
14. 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.
15. The policyholder pays 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

16. Supplementary insurance may be taken out either with or during the conclusion of the basic insurance.
17. 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

18. 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

19. 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.
20. 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

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

23. 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

24. The termination of the supplementary insurance is carried out in accordance with the rules outlined in the basic insurance.

25. In the event the policyholder terminates the primary insurance, this results in the termination of the secondary insurance.

26. 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

27. Coverage under the supplementary insurance commences as described in the basic insurance.

28. 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

29. 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

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

PROVISION OF THE HEALTH BENEFIT

– when we pay the benefit

31. If you develop a bone fracture, 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.

32. 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.

33. He has 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 is required.

34. We cover the costs of the doctor's opinion and the medical tests we order.

35. 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.

36. We decide on the payment of the benefit on the basis of the documentation provided.

FINAL PROVISIONS

– what other matters are important

37. 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.

ZŁĄCZNIK
DO OGÓLNYCH WARUNKÓW DODATKOWEGO GRUPOWEGO UBEZPIECZENIA
NA WYPADEK ZŁAMANIA KOŚCI PRZEZ UBEZPIECZONEGO SPOWODOWANEGO
NIESZCZĘŚLIWYM WYPADKIEM

No.	Bone fracture	Percentage of the sum insured
SKULL		
1.	Fracture of one or more bones: frontal bone, parietal bone	1.5%
2.	Fracture of one or more bones: occipital bone, situs bone, cuneiform bone, temporal bone, orbital vault bones, orbital floor bones, frontal sinus bones	1.5%
3.	Fracture of one or both bones of the nose	1%
4.	Fracture of one or more bones: frontal bone, jaw	2%
5.	Fracture of the mandible	1%
SPINE		
6.	Fracture of the 1st cervical vertebra	2%
7.	Fracture of the 2nd cervical vertebra	1%
8.	Fracture of one or more cervical vertebrae: III-VII cervical vertebrae	1%
9.	Fracture of one or more thoracic vertebrae	2%
10.	Fracture of one or more lumbar vertebrae	2%
11.	Sacral bone fracture	1.5%
12.	Coccyx fracture	0.5%
RIBS AND THE STERNUM		
13.	Sternal fracture	1%
14.	Fracture of one rib	0.5%
15.	Fracture of two or more ribs	2%
PELVIS		
16.	Fracture of the acetabulum of the hip joint (right side)	2%
17.	Fracture of the acetabulum of the hip joint (left side)	2%
18.	Hip fracture (right side)	1%
19.	Hip fracture (left side)	1%
20.	Fracture of the pubic bone (right side)	1%
21.	Fracture of the pubic bone (left side)	1%
22.	Fracture of the ischium (right side)	1%
23.	Fracture of the ischium (left side)	1%
SHOULDER AND ARM		
24.	Fracture of the clavicle (right side)	2%
25.	Fracture of the clavicle (left side)	2%
26.	Fracture of the scapula (right side)	3%
27.	Fracture of the scapula (left side)	3%
28.	Fracture of the proximal humerus epiphysis (right limb)	4%
29.	Fracture of the proximal humerus epiphysis (left limb)	4%
30.	Fracture of the humerus shaft (right limb)	6%
31.	Fracture of the humerus shaft (left limb)	6%

No.	Bone fracture	Percentage of the sum insured
32.	Fracture of the distal humeral epiphysis (right limb)	4%
33.	Fracture of the distal humeral epiphysis (left limb)	4%
FOREARM		
34.	Fracture of the proximal epiphysis of the elbow (right limb)	2%
35.	Fracture of the proximal epiphysis of the elbow (left limb)	2%
36.	Fracture of the epiphysis of the elbow (right limb)	2%
37.	Fracture of the epiphysis of the elbow (left limb)	2%
38.	Fracture of the proximal epiphysis of the elbow (right limb)	1%
39.	Fracture of the distal epiphysis of the elbow (left limb)	1%
40.	Fracture of the proximal epiphysis of the radius bone (right limb)	2%
41.	Fracture of the proximal epiphysis of the radius bone (left limb)	2%
42.	Fracture of the epiphysis of the radius (right limb)	2%
43.	Fracture of the epiphysis of the radius (left limb)	2%
44.	Fracture of the distal epiphysis of the radius bone (right limb)	1%
45.	Fracture of the distal epiphysis of the radius bone (left limb)	1%
WRIST AND HAND		
46.	Fracture of the scaphoid bone (right limb)	1%
47.	Fracture of the scaphoid bone (left limb)	1%
48.	Fracture of one or more bones: cephalic bone, hamate bone, lunar bone, pisiform bone, greater quadrilateral bone, lesser quadrilateral bone, trigeminal bone (right limb)	1%
49.	Fracture of one or more bones: cephalic bone, hamate bone, lunar bone, pisiform bone, greater quadrilateral bone, lesser quadrilateral bone, trigeminal bone (left limb)	1%
50.	Fracture of the 1st metacarpal bone (right limb)	0.5%
51.	Fracture of the 1st metacarpal bone (left limb)	0.5%
52.	Fracture of the 2nd metacarpal bone (right limb)	0.5%
53.	Fracture of the 2nd metacarpal bone (left limb)	0.5%
54.	Fracture of the 3rd metacarpal bone (right limb)	0.5%
55.	Fracture of the 3rd metacarpal bone (left limb)	0.5%
56.	Fracture of the 4th metacarpal bone (right limb)	0.5%
57.	Fracture of the 4th metacarpal bone (left limb)	0.5%
58.	Fracture of the 5th metacarpal bone (right limb)	0.5%
59.	Fracture of the 5th metacarpal bone (left limb)	0.5%
60.	Fracture of one or more phalanges of the second finger of the hand (thumb) (right limb)	1%
61.	Fracture of one or more phalanges of the second finger of the hand (thumb) (left limb)	1%
62.	Fracture of one or more phalanges of the second finger of the hand (right limb)	0.5%
63.	Fracture of one or more phalanges of the second finger of the hand (left limb)	0.5%
64.	Fracture of one or more phalanges of the third finger of the hand (right limb)	0.5%
65.	Fracture of one or more phalanges of the third finger of the hand (left limb)	0.5%
66.	Fracture of one or more phalanges of the fourth finger of the hand (right limb)	0.5%
67.	Fracture of one or more phalanges of the fourth finger of the hand (left limb)	0.5%
68.	Fracture of one or more phalanges of the fifth finger of the hand (right limb)	0.5%

No.	Bone fracture	Percentage of the sum insured
69.	Fracture of one or more phalanges of the fifth finger of the hand (left limb)	0.5%
HIP AND THIGH		
70.	Fracture of the proximal femur epiphysis (right limb)	4%
71.	Fracture of the proximal femur epiphysis (left limb)	4%
72.	Fracture of the shaft of the femur (right limb)	6%
73.	Fracture of the shaft of the femur (left limb)	6%
74.	Fracture of the distal femoral epiphysis (right limb)	2%
75.	Fracture of the distal femoral epiphysis (left limb)	2%
LOWER LEG		
76.	Fracture of the patella (right limb)	2%
77.	Fracture of the patella (left limb)	2%
78.	Fracture of the proximal epiphysis of the tibia (right limb)	2%
79.	Fracture of the proximal epiphysis of the tibia (left limb)	2%
80.	Fracture of the tibia shaft (right limb)	6%
81.	Fracture of the tibia shaft (left limb)	6%
82.	Fracture of the distal tibia epiphysis (right limb)	2%
83.	Fracture of the distal tibial epiphysis (left limb)	2%
84.	Fracture of the proximal epiphysis or shaft of the fibula (right limb)	0.5%
85.	Fracture of the proximal epiphysis or shaft of the fibula (left limb)	0.5%
86.	Fracture of the distal epiphysis of the fibula (right limb)	2%
87.	Fracture of the distal epiphysis of the fibula (left limb)	2%
FOOT		
88.	Calcaneal fracture (right limb)	3%
89.	Calcaneal fracture (left limb)	3%
90.	Fracture of the talus bone (right limb)	3%
91.	Fracture of the talus bone (left limb)	3%
92.	Fracture of one or more bones: cuboid bone, cuneiform bone, scaphoid bone (right limb)	1.5%
93.	Fracture of one or more bones: cuboid bone, cuneiform bone, scaphoid bone (left limb)	1.5%
94.	Fracture of one or more metatarsal bones (right limb)	1%
95.	Fracture of one or more metatarsal bones (left limb)	1%
96.	Fracture of one or more phalanges of the first toe (right limb)	1%
97.	Fracture of one or more phalanges of the first toe (left limb)	1%
98.	Fracture of one or more phalanges of the second toe (right limb)	0.5%
99.	Fracture of one or more phalanges of the second toe (left limb)	0.5%
100.	Fracture of one or more phalanges of the third toe (right limb)	0.5%
101.	Fracture of one or more phalanges of the third toe (left limb)	0.5%
102.	Fracture of one or more phalanges of the fourth toe (right limb)	0.5%
103.	Fracture of one or more phalanges of the fourth toe (left limb)	0.5%
104.	Fracture of one or more phalanges of the fifth toe (right limb)	0.5%
105.	Fracture of one or more phalanges of the fifth toe (left limb)	0.5%