



**GENERAL TERMS  
ADDITIONAL GROUP INSURANCE OF THE RIGHT  
TO INDIVIDUAL CONTINUATION OF INSURANCE**

The table below presents the provisions of the general terms and conditions of the additional group insurance right for individual continuation of treatment, terms and conditions code PKGP55 (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 3–4 item 23 item 24
2.	Restrictions and exemptions of an insurer's liability granting the right to refuse or reduce the payment of benefits	items 1–2 items 20–21 item 22 item 24

Information about the insurance are available from:

 at pzu.pl



at the phone number 801 102 102  
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## GENERAL CONDITIONS FOR SUPPLEMENTARY GROUP INSURANCE OF THE RIGHT TO INDIVIDUAL CONTINUATION OF INSURANCE



GTC code: PKGP55

The Board of Directors of PZU Życie SA established the general terms and conditions of additional group insurance of the right to individual continuation of insurance 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.

### SUBJECT AND SCOPE OF INSURANCE

– the rights of the insured

3. The subject matter and scope of the additional insurance shall include the right to individual continuation of insurance under a separate individually continued insurance contract concluded on the basis of the general conditions of individually continued insurance, if the conditions specified therein are fulfilled.
4. 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. We set the premium for each PLN 1,000 of initial sum assured individually continuing.

### PREMIUM

– what does it depend on and when to pay it

5. 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 in the basic insurance,
    - b) the number of persons declaring accession to the insurance.
6. 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.
7. 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

8. Supplementary insurance may be taken out either with or during the conclusion of the basic insurance.
9. 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

10. 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

11. 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.
12. 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

13. The cancellation of the additional insurance is carried out in accordance with the rules laid down in the basic insurance.
14. If the policyholder cancels the primary insurance, this results in cancellation of the secondary insurance.
15. 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

16. The termination of the supplementary insurance is carried out in accordance with the rules outlined in the basic insurance.
17. In the event the policyholder terminates the primary insurance, this results in the termination of the secondary insurance.
18. If the policyholder terminates the additional insurance, this does not result in termination of the primary insurance.

## **OBLIGATIONS OF THE POLICYHOLDER**

– obligations of the policyholder

19. The policyholder must inform the insured of their right to individual continuation of insurance.

## **THE BEGINNING OF OUR PROTECTION**

– when our insurance protection starts

20. Coverage under the supplementary insurance commences as described in the basic insurance.
21. 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

22. 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.

## **THE RIGHT TO INDIVIDUALLY CONTINUED INSURANCE**

– or how you can conclude an agreement

23. You can take out a separate agreement of individually continuing insurance if:
  - 1) you fulfil the conditions of the general conditions of individually continued insurance and
  - 2) you apply for a contract within the time limits set out in these conditions.

## **FINAL PROVISIONS**

– what other matters are important

24. 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.