



**GENERAL TERMS
ADDITIONAL GROUP INSURANCE IN THE EVENT
OF THE OCCURRENCE OF MALIGNANT TUMOR IN
THE INSURED AT AN EARLY STAGE**

The table below presents the provisions of the general terms and conditions of additional group insurance in the case an early-stage malignant tumour is found in the insured person, terms and conditions code RUGP55 (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 4-6 items 14-16 item 38 items 39-44 item 45
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 7-11 items 12-13 items 35-36 item 37 item 45

Information about the insurance are available from:

 at pzu.pl



at the helpline 801 102 102
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GENERAL CONDITIONS FOR SUPPLEMENTARY GROUP INSURANCE IN THE EVENT OF THE INSURED PERSON SUFFERING FROM MALIGNANT TUMOUR AT AN EARLY STAGE

GTC code: RUGP55

The Board of Directors of PZU Życie SA established the general terms and conditions of additional group insurance in the event of the occurrence of malignant tumour in the insured person 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) **additional group insurance against the severe illness of the insured** – additional insurance in the event of severe illness of the insured indicated by PZU Życie SA in the agreement;
- 2) malignant tumour at an early stage - means a malignant neoplasm at a pre-invasive stage (so-called in situ) or a malignant neoplasm at an early stage of invasion;
- 3) **pre-invasive malignant neoplasm, so-called in situ** – it is a malignant neoplasm diagnosed in its early form, without features of crossing the basement membrane, which is a limitation for the spread of cancer cells through the blood and lymphatic system.

We are only responsible for such a malignant tumour in the pre-invasive stage (so-called in situ), which is placed in one of the following categories of the International Statistical Classification of Diseases and Related Health Problems ICD-10:

- a) D00 – carcinoma in situ of the mouth, oesophagus and stomach,
- b) D01 – carcinoma in situ of other and unspecified parts of digestive organs,
- c) D02 – carcinoma in situ of the middle ear and respiratory system,
- d) D03 – melanoma in situ,
- e) D05 – carcinoma in situ of a nipple,
- f) D06 – carcinoma in situ of uterine cervix,
- g) D07 – carcinoma in situ of other and unspecified genital organs,
- h) D09 – carcinoma in situ of other and unspecified sites,

subject to the condition that our cover under this insurance does not include pre-invasive malignant neoplasm (so-called in situ neoplasm), which falls under category D04 – skin cancer of the International Statistical Classification of Diseases and Health Problems.

The stage of malignant tumour in the pre-invasive stage (so-called in situ) is confirmed by histopathology or cytological examination;

- 4) **malignant neoplasm at an early stage of invasion** – malignant neoplasm diagnosed at an early stage, without signs of metastasis. We shall be solely responsible for:
 - a) papillary thyroid carcinoma – the advancement level of which was described according to TNM scale as T1aN0M0,
 - b) malignant melanoma of the skin – the advancement level of which was described according to TNM scale as T1aN0M0,
 - c) malignant neoplasm of the prostate gland (prostate, steroid) - the advancement level of which described according to the TNM scale as T1aN0M0 or T1bN0M0,
 - d) malignant neoplasm of the cervix – described according to the CIN scale as CIN1, CIN2 or CIN3.

e) malignant granulomatosis (Hodgkin's disease) – discovered in the initial stadium,

The stage of malignant tumour in the early invasive phase from a) to d) is confirmed by histopathological or cytological examination.

The stage of malignant granulomatosis is confirmed by histopathological examination and the localisation of the lymph nodes involved in the neoplastic process;

- 5) **insurance protection period** – the period of time during which our liability to the insured under the supplementary insurance continues;
- 6) **diagnostic and therapeutic management** – such medical procedure consisting of: medical history
a physical examination of the patient and additional examinations to establish the diagnosis or medical treatment;

- 7) **supplementary insurance** – the insurance agreement to which these GTC apply;
 - 8) **basic insurance** – PZU Na Życie Plus group insurance agreement, to which the policyholder has the right to take out additional insurance;
 - 9) **occurrence of malignant tumour at an early stage** – diagnosis of early-stage malignant neoplasm confirmed by histopathological or cytological examination during the protection period.
2. Other terms that we use in these GTC are defined in the general terms and conditions of basic insurance and supplementary group critical illness insurance – we use these terms in the same sense.

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 includes the occurrence of an incident in you during the period of cover:
 - 1) the first time a malignant tumour is diagnosed at a pre-invasive stage (so-called in situ) within any of the eight in situ categories set out in item 1(3)(a) to (h) or
 - 2) the first time a malignant tumour is diagnosed at an early stage of invasion listed in points 1(4)(a) to (e).
5. The liability of PZU Życie SA also covers cases in which material for histopathological or cytology examination is taken during the insurance coverage period with respect to the Insured, and the date of histopathological or cytology examination confirming the diagnosis of neoplasm in situ falls after the expiry of coverage.
6. If you develop early stage malignant tumour, we will pay you a benefit equal to the percentage of the sum insured current at the date of the early stage malignant tumour as shown in your policy and individual confirmation of insurance.

EXCLUSIONS OF PROTECTION

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

7. Our liability also excludes:
 - 1) malignant tumours at a pre-invasive stage (so-called in situ) that have arisen as a direct result of radioactive or ionising radiation from thermonuclear reactions, a nuclear explosion;
 - 2) pre-invasive (so-called in situ) malignant tumours associated with HIV infection or AIDS;
 - 3) pre-invasive malignant neoplasm (so-called in situ neoplasm) of the oral cavity – if leucoplakia of the oral mucosa was diagnosed before the start of protection;
 - 4) malignant tumour in the pre-invasive (so-called in situ) stage of the oesophagus – if so-called Barrett's oesophagus was diagnosed before the onset of protection;
 - 5) pre-invasive (so-called in situ) malignant tumour of the stomach – if intestinal metaplasia is diagnosed before the onset of protection;
 - 6) pre-invasive (so-called in situ) malignant neoplasm of the large bowel – if familial polyposis of the large bowel or ulcerative colitis was diagnosed before the start of protection;
 - 7) pre-invasive (so-called in situ) malignant neoplasm of the cervix – if cervical dysplasia or human papilloma virus (HPV) infection was diagnosed before the start of protection;
 - 8) malignant tumours in the early stage of cervical invasion – if cervical dysplasia or human papilloma virus (HPV) infection has been diagnosed before the onset of protection.
8. Our liability does not cover early-stage malignant tumours which have occurred or for which diagnostic and treatment proceedings have been initiated in the insured before the start of the period of cover.
9. The exemption under section 8 shall not apply:
 - 1) to situations where the diagnostic and therapeutic procedure began and ended before the insured person reached the age of 18;
 - 2) an early-stage malignant neoplasm for which there is no causal relationship between a previous and a current occurrence of the same early-stage malignant neoplasm.
10. Our liability is limited to the payment of one benefit from each category of pre-invasive malignant neoplasm (so called in situ) listed in 1(3)(a) to (h).
11. After the occurrence of a malignant neoplasm:
 - 1) in the pre-invasive stage (so-called in situ) listed under 1(3)(a) to (h), our coverage ceases for cancers located in that category;
 - 2) in the early stage of invasion listed under 1(4)(a) to (e), our cover will lapse in respect of that cancer.

GRACE PERIOD

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

12. We are not liable for the first 90 days counted from the moment you join the supplementary insurance.

13. We are liable if the early-stage malignant tumour was the result of an accident occurring within the first 90 days counted from your joining the supplementary insurance.

SUM INSURED

- what is it, and where is it indicated

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

17. 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.
18. 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.
19. 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

20. Supplementary insurance may be taken out either with or during the conclusion of the basic insurance or during its duration, provided that an additional group insurance contract for a hospital treatment of the insured is concluded or in force at the same time.
21. The additional insurance may be joined by insured persons who joined the basic insurance and the additional group insurance in the event of a severe illness of the insured.

DURATION OF SUPPLEMENTARY INSURANCE

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

22. 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

23. Unless otherwise agreed by either party to the agreement and provided that the basic insurance and the additional group critical illness insurance of the insured are in force, the additional insurance is extended for the next policy year automatically - under the same conditions. In this case, as an insured, you do not have to re-submit the declaration of membership.
24. 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

25. The cancellation of the additional insurance is carried out in accordance with the rules laid down in the basic insurance.
26. If the policyholder cancels the primary insurance, this results in cancellation of the secondary insurance.
27. If the policyholder withdraws from the additional insurance, this does not result in withdrawal from the primary insurance.
28. If the policyholder withdraws from the additional group insurance for severe illness of the insured, this shall also result in the withdrawal from the additional insurance.
29. If the policyholder withdraws from the additional insurance, this does not result in the withdrawal from the additional group insurance for severe illness of the insured.

TERMINATION OF SUPPLEMENTARY INSURANCE

– i.e. the manner in which the policyholder can cancel the supplementary insurance

- 30. The termination of the supplementary insurance is carried out in accordance with the rules outlined in the basic insurance.
- 31. In the event the policyholder terminates the primary insurance, this results in the termination of the secondary insurance.
- 32. If the policyholder terminates the additional insurance, this does not result in termination of the primary insurance.
- 33. If the policyholder terminates the additional group insurance for severe illness of the insured, this results in the termination of the additional insurance.
- 34. If the policyholder terminates the additional insurance, this does not result in the termination of the additional group insurance for severe illness of the insured.

THE BEGINNING OF OUR PROTECTION

– When our insurance protection starts

- 35. Coverage under the supplementary insurance commences as described in the basic insurance.
- 36. Cover under the additional insurance shall only commence if the cover under the basic insurance and the additional group insurance in case of a severe illness of the insured is in force.

THE CESSATION OF OUR PROTECTION

– i.e. when the supplementary insurance ends

- 37. The cover under the supplementary insurance ceases:
 - 1) on the date of termination of cover in the primary insurance or supplementary group insurance in the even of a severe illness of the insured;
 - 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

- 38. In such case you have the right to receive the benefit.

PROVISION OF THE HEALTH BENEFIT

– when we pay the benefit

- 39. If you develop malignant cancer at an early stage, provide us with:
 - 1) a request for payment of a benefit,
 - 2) such medical documentation which confirms the presence of a malignant tumour at a pre-invasive stage – in particular histopathological or cytology examination.
- 40. 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 necessary to establish our liability or the amount of benefit due to you.
- 41. We cover the costs of the doctor's opinion and the medical tests we order.
- 42. 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.
- 43. 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.
- 44. We decide on the payment of the benefit on the basis of the documentation provided.

FINAL PROVISIONS

– what other matters are important

- 45. 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.