GENERAL TERMS AND CONDITIONS OF THE CRITICAL ILLNESS GROUP RIDER

Code of terms and conditions: CCGP33

GENERAL PROVISIONS

§ 1

These general terms and conditions of insurance shall be applicable to critical illness group rider agreements concluded as a rider agreement to group life insurance agreements indicated by PZU Life, referred to as the basic insurance.

§ 2

1. The terms used in the general terms and conditions of insurance shall have the following meaning:
   1) **critical illness** – a condition covered by PZU Life's liability, defined in § 3;
   2) **critical illness event**, means an occurrence of the following circumstances during the term of PZU Life's liability:
      a) **diagnosing** – in the event of a: bacterial endocarditis, Creutzfeldt-Jacob disease, Huntington's disease, motor neuron disease, Parkinson's disease, malignant tumor, meningioma, chronic hepatitis, sepsis, multiple sclerosis, stroke, loss of hearing or loss of sight not caused by an accident, myocardial infarction,
      b) **occurrence of an accident** – in the event of: burns and loss of hearing, loss of sight, tetanus, rabies and gaseous gangrene caused by an accident,
      c) **hospitalization** – in the event of: bacterial encephalitis or meningitis, Lyme disease, tick-borne viral encephalitis and tetanus, rabies and gaseous gangrene not caused by an accident,
      d) **specialized treatment** – in the event of: aplastic anaemia – regular intake of immunosuppressive drugs or a bone marrow transplant; tuberculosis – antituberculotic treatment; renal failure – permanent dialysis or kidney transplant,
      e) **surgical operation** – in the event of: hydatid cyst of the brain, surgical treatment of the coronary disease – by-pass, abdominal aorta disease, thoracic aorta disease, massive pulmonary embolism treated surgically, brain abscess, organ transplants, loss of limb due to a disease, heart defect, infected pancreatic necrosis,
      f) **infection** – in the event of a HIV infection.

2. Unless these general terms and conditions of insurance provide otherwise, the terms defined in general terms and conditions of basic insurance shall be used in these general terms and conditions of insurance in the same meaning.

§ 3

The terms used in the general terms and conditions of insurance to describe critical illnesses shall mean exclusively:
   1) only such **aplastic anemia**, which involves chronic and irreversible insufficiency of the bone marrow resulting in a combined loss of red blood cell count, white cell count and platelets, and resulting in a necessity of regular intake of immunosuppressive drugs or a bone marrow transplant; the diagnosis must be based on the results of a bone marrow biopsy;
   2) only such **bacterial encephalitis or meningitis**, which means an acute infectious disease diagnosed on the basis of the general testing of the cerebrospinal fluid and a positive culture of the cerebrospinal fluid, treated in hospital conditions;
   3) only such **bacterial endocarditis**, which means a non-hospital, infective endocarditis in a person with their own heart valves and without any foreign bodies in their cardiovascular system, diagnosed on the basis of applicable medical criteria by an internal disease specialist or cardiology specialist. Cases of this disease diagnosed in persons with implanted artificial heart valves shall be excluded from liability;
   4) only such **hydatid cyst of the brain**, which means a surgically removed brain lesion consisting of single or multiple echinococcus larvae (echinococcal cyst), as confirmed by a histopathological test;
   5) only such **Lyme disease**, which means tick-borne leptospirosis, with diverse organ symptoms, among others with dermal changes displayed as an erythema, arthritis, myocarditis and diverse neurological symptoms, resulting in a necessity of hospitalization. Diagnosis of the disease resulting in hospitalization should be unequivocally confirmed by an infectious disease specialist with an indication of a relevant disease code (A69.2) according to the ICD 10 International Classification of Diseases and stated in the hospitalization information card. The diagnosis must be confirmed by a positive result of a specific immunology test;
   6) only such **surgical treatment of the coronary disease** – **by-pass**, which is defined as a surgical operation conducted on a person with symptoms of coronary insufficiency in order to correct the stenosis or occlusion of at least one coronary artery, by making by-passes by using a vessel graft,;
   7) only such **abdominal aorta disease**, which means an aneurysmal expansion or separation of the abdominal aorta – with the exception of branching off at the aorta level which required a surgical operation involving a replacement of the lesion-affected aorta section using a vascular prosthesis; the diagnosis must be based on documentation confirming the vascular prosthesis implanting surgery performed during the term of liability;
   8) only such **thoracic aorta disease**, which means an aneurysmal expansion or separation of the thoracic aorta – with the exception of branching off at the aorta level which required a surgical operation involving a replacement of the lesion-affected aorta section using a vascular prosthesis; the diagnosis must be based on documentation confirming the vascular prosthesis implanting surgery performed during the term of liability;
   9) only such **Creutzfeldt–Jakob disease**, which is defined as an illness, clinically diagnosed during the insured's life by a specialist – neurologist, which causes that the insured cannot perform at least three out of five following daily activities:
      a) movement at home – movement between rooms at home without the need for another person's assistance,
      b) control over physiological activity – urinary continence and fecal continence, and maintenance of personal hygiene,
      c) dressing – dressing and undressing on one's own – without the need for another person's assistance,
      d) washing – performing individually all activities associated with washing and personal hygiene – without the need for another person's assistance,
      e) eating – all activities associated with individual eating of ready meals;
   10) only such **Huntington's disease**, which means a progressing disease of the central nervous system, diagnosed by a neurology specialist, based on the diagnostic methods available in this respect;
   11) only such **motor neuron disease**, which means a progressing degenerative disease of the nervous system caused by a selective damage to motor neurons – peripheral and central The diagnosis shall be prepared by a neurology specialist on the basis on a clinical picture and electromyography (EMG) test results;
   12) only such **Parkinson's disease**, which is defined as chronic affection of the extrapyramidal system, caused by a primary degeneration of nervous cells in the black substance, leading to the reduced number of dopamine-producing neurons, which results in the occurrence of at least two out of the three classic symptoms of the disease, i.e. tremor, slowness of movement and hypertonia (muscular rigidity), which diminish after the application of medicines stimulating the dopaminergic system, especially levodopas. The symptomatic parkinsonism must be ruled out.
   13) only such **tuberculosis**, which means an infectious disease caused by tubercle bacillus (Mycobacterium tuberculosis) affecting parenchyma or the trachea and bronchial tree or the pleura, chest lymph nodes, urogenital system, bones and joints or meninges. The diagnosis must be confirmed by a positive result of a bacteriological or histological examination and a decision to commence an antituberculotic treatment;

14) only such **massive pulmonary embolism treated surgically**, which means removal of fresh emboli from the pulmonary trunk by its incision ("surgical embolectomy") in a surgical procedure performed urgently due to an acute pulmonary embolism;
15) only such **renal failure**, which is defined as the final stage of renal failure, in the form of an irreversible impairment of function of both kidneys, which resulted in the need of regular, permanent dialysis or a kidney transplantation;
16) only such **malignant tumor**, which is defined as an illness manifested by a presence of a malignant tumor (i.e. one, which is not surrounded by a sack and has the capacity to infiltrate tissues and develop remote metastases). The term "malignant tumor" shall be also used to describe leukemia and malignant affections of the lymphatic system, such as the Hodgkin's disease and non-Hodgkin lymphomas. A malignant tumor diagnosis must be verified by a histopathological test. The following are excluded from the insurance coverage:
    a) any skin tumor, with the exception of malignant melanoma,
    b) any tumors, where pre-neoplasmic or pre-infiltration condition was found after the histopathological testing,
    c) tumors showing carcinoma in situ changes,
    d) first stage of the Hodgkin's disease,
    e) tumors, which are symptoms of AIDS or HIV infection;
17) only such **tick-borne viral encephalitis**, which means a tick-borne disease having diverse neurological symptoms, resulting in a need for hospitalization, confirmed by an examination of the cerebrospinal fluid. Diagnosis of the disease should be unequivocally confirmed by a neurology specialist with an indication of a relevant disease code (A 84) according to the ICD 10 International Classification of Diseases and stated in the hospitalization information card;
18) only such **burns**, which require hospitalization, covering:
    a) over 60% of the body surface – for grade II burns and combined grade II and III burns, or
    b) over 15% of the body surface – for grade III burns.
    It is necessary to present the hospitalization information card, which would provide a detailed description of burn levels and burned body surface percentage;
19) only such **meningioma**, which is defined as a cerebral meningioma diagnosis confirmed through the histopathological test. Any other changes in the central nervous system shall be excluded from PZU Life's liability, i.e. cysts, granulomas, vascular malformations, tumors of the pituitary gland and of the spinal cord;
20) only such **chronic hepatitis**, which means hepatitis confirmed by a biopsy, resulting from an infection with a hepatitis B or C virus, in which inflammatory process markers are maintained for over 6 months;
21) only such **brain abscess**, which means a surgically removed brain lesion described in the histopathological diagnosis as a brain abscess;
22) only such **sepsis**, which means a general inflammatory reaction occurring in the course of a menningococcal or pneumococcal infection, complicated multiorgan inefficiency; multiorgan inefficiency shall be understood as a condition of incorrect functioning of two or more organs or systems, including the central nervous system, circulatory system, respiratory system, hemopoietic system, kidneys, liver;
23) only such **multiple sclerosis**, which means a chronic disease involving the occurrence of neurological deficits resulting from multiple demyelinization changes in the central nervous system, with periods of relapses and remissions or as a progressive process. The diagnosis must be made on the basis of:
    a) subjective examination, in which at least two separate relapses of the disease are found (separated by periods longer than 30 days),
    b) objective examination, in which at least two deficit symptoms are found, from separate parts of the central nervous system,
    c) magnetic resonance imaging (MRI), in which an image typical for multiple sclerosis is found.
    All of the above criteria must be satisfied jointly;
24) only such **tetanus**, which means application of treatment in hospital conditions due to an acute infectious disease found in the medical documentation, which had the generalized clinical course and which was caused by a neurotoxin produced by Clostridium tetani;
25) only such **organ transplantation**, which is defined as the transplantation of heart, heart and lungs, liver or its part, or allogeneic marrow transplant, to the recipient;
26) only such **stroke**, which is defined as sudden, focused or general brain dysfunction, leading to permanent neurological defects, caused solely by vascular reasons, defined as occlusion or breaking of cerebral vessels, with the exception of vascular causes resulting from encephalopathy or injuries. Proofs must be presented for permanent neurologic defects;
27) only such **loss of limb due to a disease**, which means amputation of at least one limb due to a disease:
    a) above the wrist – for upper limbs,
    b) above the talocrural joint – for lower limbs;
28) only such **loss of hearing**, which means a total bilateral loss of capacity to hear and discern sounds. The diagnosis must be confirmed by a loss of hearing over 90 dB in both ears. In order to confirm the loss of hearing, a specialist audiometric examination or examination of auditory evoked potential must be carried out;
29) only such **loss of sight**, which is defined as uncorrectable loss of visual acuity below 5/50 in both eyes, or reduction of the field of vision in both eyes below 20. In order to confirm the loss of sight, a specialist ophthalmological examination must be carried out, and a field of vision examination by the static method;
30) only such **organic heart disease**, which means a valvular heart disease requiring a replacement of a disease-affected natural heart valve or vales, with an implanted prosthetic valve; the diagnosis must be based on documentation confirming an implantation of one or more prosthetic valves during the term of liability; PZU Life's liability does not include reconstruction procedures of incorrectly functioning elements of natural valves;
31) only such **rabies**, which means application of treatment in hospital conditions due to an acute infectious disease found in the medical documentation, which involves acute encephalitis and myelitis caused by a Rabies virus;
32) only such **HIV infection**, which results directly from the performance of professional duties or full-symptom AIDS resulting from a HIV infection during the performance of professional duties, which will be confirmed by submitted evidence;
33) only such **HIV infection**, which is a complication of a blood transfusion performed on the geographic area of the Republic of Poland, of a person who is not a hemophiliac, which will be confirmed by submitted evidence;
34) only such **infected pancreatic necrosis**, which means the first performance of a surgical operation involving a laparotomy and necrotomy, which is the opening of the abdominal cavity and removal of necrotic tissue of the pancreas or near the pancreas in a person in which infection of these tissues has been diagnosed in the course of an acute pancreatitis;
35) only such **myocardial infarction**, which causes:
    a) an increase or decrease of an elevated concentration of cardiac biomarkers, subject that, in at least one measurement the concentration must exceed the upper limit of the norm and presence of at least two out of the following exponents of myocardial ischemia:
        - clinical symptoms of ischemia (e.g. chest pain),
        - changes in the electrocardiogram (EKG) typical for newly-formed ischemia,
        - new segmental contractility disorder in imaging examinations
    or
    b) increase of cardiac biomarker concentration up to the level exceeding three times the upper level of the norm, while the starting level was correct – in the event of **percutaneous coronary intervention (PCI)**,
    or
    c) increase of cardiac biomarker concentration – in the event of a **coronary artery bypass grafting (CABG)** – up to the level exceeding five times the upper level of the norm, while the starting level was correct, and manifestation of one of the following symptoms:
        - new pathological Q waves or new left branch block of the His bundle,
        - angiographically documented obstruction of the coronary bypass or new obstruction of the native coronary artery,
        - new myocardial necrosis documented with an imaging examination;
36) only such **gaseous gangrene**, which means application of treatment in hospital conditions due to a heavy inflammation of the wound area, with an extensive edema, myonecrosis and production of gas in tissues and the accompanying general symptoms of toxemia, caused by bacteria: Clostridium perfringens, Clostridium Novyi (oedematiens) or Clostridium septicum.

SUBJECT MATTER AND SCOPE OF INSURANCE

§ 4

The subject matter of the insurance is the insured's health.

§ 5

1. The insurance cover in the **BASIC OPTION** shall include the occurrence of the following critical illnesses in the insured, according to the definitions set forth in § 3, during the term of PZU Life's liability:	**2.** The insurance cover in the **EXTENDED OPTION** shall include the occurrence of the following critical illnesses in the insured, according to the definitions set forth in § 3, during the term of PZU Life's liability:	**3.** The insurance cover in the **BASIC PLUS OPTION** shall include the occurrence of the following critical illnesses in the insured, according to the definitions set forth in § 3, during the term of PZU Life's liability:	**4.** The insurance cover in the **EXTENDED PLUS OPTION** shall include the occurrence of the following critical illnesses in the insured, according to the definitions set forth in § 3, during the term of PZU Life's liability:
1) aplastic anemia	1) aplastic anemia	1) aplastic anemia	1) aplastic anemia
2) hydatid cyst of the brain	2) hydatid cyst of the brain	2) hydatid cyst of the brain	2) hydatid cyst of the brain
3) surgical treatment of the coronary disease – by-pass	3) surgical treatment of the coronary disease – by-pass	3) surgical treatment of the coronary disease – by-pass	3) surgical treatment of the coronary disease – by-pass
4) Creutzfeldt-Jakob disease	4) Creutzfeldt-Jakob disease	4) Creutzfeldt-Jakob disease	4) Creutzfeldt-Jakob disease
5) massive pulmonary embolism treated surgically	5) massive pulmonary embolism treated surgically	5) massive pulmonary embolism treated surgically	5) massive pulmonary embolism treated surgically
6) renal failure	6) renal failure	6) renal failure	6) renal failure
7) malignant tumor	7) malignant tumor	7) malignant tumor	7) malignant tumor
8) tick-borne viral encephalitis	8) tick-borne viral encephalitis	8) tick-borne viral encephalitis	8) tick-borne viral encephalitis
9) abscess of the brain	9) abscess of the brain	9) abscess of the brain	9) abscess of the brain
10) sepsis	10) sepsis	10) sepsis	10) sepsis
11) tetanus	11) tetanus	11) tetanus	11) tetanus
12) stroke	12) stroke	12) stroke	12) stroke
13) rabies	13) rabies	13) rabies	13) rabies
14) HIV infection mentioned in § 3 item 32	14) HIV infection mentioned in § 3 item 32	14) HIV infection mentioned in § 3 item 32	14) HIV infection mentioned in § 3 item 32
15) HIV infection mentioned in § 3 item 33	15) HIV infection mentioned in § 3 item 33	15) HIV infection mentioned in § 3 item 33	15) HIV infection mentioned in § 3 item 33
16) myocardial infarction	16) myocardial infarction	16) myocardial infarction	16) myocardial infarction
17) gaseous gangrene	17) gaseous gangrene	17) gaseous gangrene	17) gaseous gangrene
	18) burns	18) Lyme disease	18) Lyme disease
	19) transplantation of organs	19) abdominal aorta disease	19) abdominal aorta disease
	20) loss of sight	20) thoracic aorta disease	20) thoracic aorta disease
	21) meningioma	21) tuberculosis	21) tuberculosis
	22) Parkinson's disease	22) chronic hepatitis	22) chronic hepatitis
		23) loss of limb resulting from a disease	23) loss of limb resulting from a disease
		24) loss of hearing	24) loss of hearing
		25) organic heart disease	25) organic heart disease
		26) motor neuron disease	26) motor neuron disease
		27) Huntington's disease	27) Huntington's disease
		28) bacterial encephalitis or meningitis	28) bacterial encephalitis or meningitis
		29) infected pancreatic necrosis	29) infected pancreatic necrosis
		30) bacterial endocarditis	30) bacterial endocarditis
		31) multiple sclerosis	31) multiple sclerosis
			32) burns
			33) transplantation of organs
			34) loss of sight
			35) meningioma
			36) Parkinson's disease

SERVICES PROVIDED UNDER THE AGREEMENT

§ 6

In case of occurrence of a critical illness, PZU Life shall pay out a benefit amounting to 100% of the sum insured in effect on the date of its occurrence.

CONCLUDING THE AGREEMENT AND ENROLLING IN THE INSURANCE

§ 7

The rider agreement may be concluded when the basic insurance agreement is concluded or at any moment of its term.

§ 8

1. The policyholder may conclude the rider agreement, selecting the basic option (§ 5 sec. 1) the extended option (§ 5 sec. 2), the basic plus option (§ 5 sec. 3) or the extended plus option (§ 5 sec. 4).
2. The policyholder, who concluded the rider agreement in a specific option, shall have the right to change the insurance option to another option at any time.
3. The policyholder shall submit a proposal in order to change the insurance option.

§ 9

The rider may be enrolled into by insureds covered with the basic insurance.

TERM OF THE AGREEMENT

§ 10

1. The rider agreement shall be concluded for one year, however if it is concluded between policy anniversaries, then it shall be concluded until the coming policy anniversary.
2. The rider agreement shall be extended for subsequent annual periods provided that the basic insurance agreement is still valid and none of the parties decides otherwise, however the statement expressing the will not to extend the rider agreement for another period should be submitted to the other party in writing 30 days before the expiry of the period for which the rider agreement was concluded.

§ 11

In event the rider agreement is extended for another period, the enrollment declaration does not have to be resubmitted, unless the scope of insurance changes.

WITHDRAWAL FROM THE AGREEMENT

§ 12

1. The rules of withdrawal from the rider agreement shall be consistent with the rules adopted for the basic insurance.
2. Withdrawal from the basic insurance agreement shall result in withdrawal from the rider agreement.
3. Withdrawal from the rider agreement shall not result in withdrawal from the basic insurance agreement.

TERMINATION OF THE AGREEMENT

§ 13

1. The rules for terminating the rider agreement shall be consistent with the rules adopted for the basic insurance.
2. Termination of the basic insurance agreement shall result in termination of the rider agreement.
3. Termination of the rider agreement shall not result in termination of the basic insurance agreement.

SUM INSURED

§ 14

1. The sum insured is specified in the proposal to conclude the agreement and confirmed by the policy.
2. The sum insured shall be fixed throughout the term of the agreement.

PREMIUM

§ 15

1. The premium amount is set by PZU Life depending on the insurance coverage, sum insured amount, premium payment frequency and the number, age structure, gender and professional structure of persons enrolling in the insurance.
2. The premium amount payable for the rider agreement shall be specified in the proposal to conclude the agreement and confirmed by the policy.
3. Premium shall be transferred together with the premium for the basic insurance.

BEGINNING AND END DATE OF PZU LIFE'S LIABILITY

§ 16

1. The liability of PZU Life towards the insured shall begin in accordance with the rules adopted in basic insurance.
2. If the option is changed, then PZU Life's liability on account of the previous option shall end on the day preceding the day on which PZU Life's liability on account of the new option begins.

§ 17

PZU Life's liability towards the insured shall end on the date one of the following circumstances occurs:

1) PZU Life's liability in basic insurance ends;
2) PZU Life receives a statement on the policyholder's withdrawal from the rider agreement;
3) expiration of the rider agreement's term if it is not extended;
4) upon elapse of the period, for which premium was transferred, if the insured resigns from the rider;
5) elapse of termination notice period under the rider agreement;
6) rider agreement is terminated.

EXCLUSIONS FROM AND LIMITATIONS OF PZU LIFE'S LIABILITY

§ 18

1. In the first 90 days starting from the liability beginning date towards the insured (waiting period), PZU Life shall only be liable for critical illnesses resulting from an accident which occurred in such a period.
2. If the insurance option is changed, then the waiting period shall start from the beginning of liability towards the insured in the new option, but only with respect to liability for critical illnesses that were not covered by the previous option.

§ 19

PZU Life's liability shall not cover any critical illnesses which occurred or for reason of which the insured's diagnostic and treatment procedure commenced prior to the beginning of PZU Life's liability toward the insured.

§ 20

PZU Life shall not be liable for critical illnesses resulting from an accident occurring before the beginning of PZU Life's liability towards the insured or if an accident occurred:

1) as a result of wartime activities or the insured's active participation in acts of terror or mass social unrest;
2) as a result of the insured's action or intended action satisfying statutory definitions of an intentional offense;
3) as a result of a motor accident where the insured drove the vehicle:
   a) without authorizations defined in applicable law, required to drive such a vehicle,
   b) after the consumption of alcohol, in a state of inebriation, under the influence of narcotics, intoxicants, psychotropic substances or drug substitutes as defined in regulations on counteracting drug addiction,

   provided that the event can be attributed to the circumstances mentioned in sub-item a) or b);
4) if the insured was in a state of intoxication, under the influence of narcotics, drugs, psychotropic substances or drug substitutes as defined in regulations on counteracting drug addiction, and this resulted in the accident;
5) as a result of the insured's self-mutilation or suicidal attempt;
6) directly as a result of poisoning caused by alcohol consumption, use of drugs, narcotics, psychotropic substances or drug substitutes as defined in regulations on counteracting drug addiction, usage of pharmacological substances, regardless of the dose;
7) as a result of bodily injuries caused by treatment and medical or diagnostic procedures, regardless of who they were performed by, unless the purpose was to treat the immediate consequences of an accident.

§ 21

1. PZU Life shall pay the benefit for each occurrence of a critical illness during PZU Life's liability under the insurance, with the reservation that in the case of:
   1) an infarction, stroke, the need to conduct the surgical by-pass treatment of coronary arteries, and a heart transplant caused by

a coronary disease, the benefit shall be paid for the occurrence of only one of the foregoing illnesses;
2) allogeneic marrow transplant after a tumor therapy, the benefit shall be paid in the case of a malignant tumor only;
3) thoracic aorta disease, abdominal aorta disease and organic heart disease, the benefit shall be paid for the occurrence of only one of the foregoing illnesses;
4) Lyme disease, tick-borne viral encephalitis and bacterial encephalitis or meningitis, the benefit shall be paid for the occurrence of only one of the foregoing illnesses;
5) liver transplant resulting from a chronic hepatitis or liver neoplasm, the benefit shall be paid for the chronic hepatitis or for the malignant tumor only;
6) loss or sight or loss of hearing, which occurred in the course of a surgical treatment of the hydatid cyst of the brain, brain tumor, abscess of the brain, meningioma, or which result from a bacterial encephalitis and meningitis, the benefit shall only be paid for the occurrence of just one of the foregoing illnesses causing the loss of sight or loss of hearing;
7) loss of limb due to a disease after occurrence of gaseous gangrene, the benefit shall be paid for the occurrence of gaseous gangrene only;
8) heart defect and bacterial endocarditis, the benefit shall be paid for the occurrence of only one of the foregoing illnesses only;
9) massive pulmonary embolism treated surgically, the benefit shall only be paid unless it occurred in connection with another disease mentioned in § 3;
10) malignant tumor, only one benefit shall be paid regardless of the location, number and types of tumors.

2. After a given critical illness occurs, PZU Life's liability for such illness shall expire.

PERSONS ENTITLED TO RECEIVE THE BENEFIT

§ 22

The right to receive the benefit for an occurrence of a critical illness shall be vested in the insured.

PERFORMANCE OF OBLIGATIONS

§ 23

1. The person requesting performance of the obligation under the agreement shall submit the following to PZU Life:
1) claim report;
2) complete medical documentation confirming the occurrence of critical illness, including results of tests confirming the occurrence of the given critical illness according to the definition adopted by PZU Life;
3) hospitalization information card – upon PZU Life's request;
4) in the event of a critical illness resulting from an accident, documentation confirming the circumstances of the accident;
5) other documents necessary to ascertain whether or not the claim is justified – upon PZU Life's request.

2. PZU Life shall decide whether or not to accept the claim on the basis of documentation referred to in sec. 1, an opinion or a decision made by the decision-making physician it appointed and possibly results of medical examination it ordered.

3. PZU Life shall cover the cost of decisions made by the decision-making physician it appointed and the cost of medical examination it ordered.

MISCELLANEOUS

§ 24

General terms and conditions of basic insurance, the Civil Code, the insurance activity act and other applicable legal regulations shall apply to issues not regulated by these general terms and conditions.

§ 25

1. These general terms and conditions of insurance were approved by Resolution no. UZ/172/2010 adopted by the PZU Life Management Board on 23 June 2010 with amendments approved by Resolution no. UZ/19/2011 adopted by the PZU Life Management Board on 24 January 2009 and Resolution no. UZ/150/2013 adopted by the PZU Life Management Board on 5 August 2013.

2. These general terms and conditions shall come into effect on 1 November 2013.

Dariusz Krzewina
CEO of PZU Life

Rafał Grodzicki
PZU Life Management Board member