GENERAL TERMS AND CONDITIONS OF THE ADDITIONAL GROUP INSURANCE AGAINST DEATH OF THE INSURED PERSON CAUSED BY AN ACCIDENT

Information indicating which of the provisions of the general terms and conditions of the additional group insurance against death of the insured person caused by an accident, condition code NWGP30 (GTCI), apply to the basic terms and conditions of the contract of insurance.
This information forms an integral part of the GTCI and results from article 17, sub-paragraph 1, of the Act on insurance and reinsurance activity.

No.	Type of information	Clause no.
1.	Conditions for the payment of the benefit	§ 2 OF GTCI § 4 OF GTCI § 5 OF GTCI § 11 OF GTCI § 15 OF GTCI § 16 – 17 OF GTCI § 18 OF GTCI
2.	Limitations and exclusions of the liability of the insurance company entitling to refuse payment or to reduce the amount of benefits	§ 2 OF GTCI § 13 OF GTCI § 14 OF GTCI § 17 OF GTCI § 18 OF GTCI

GENERAL TERMS AND CONDITIONS OF THE ADDITIONAL GROUP INSURANCE AGAINST DEATH OF THE INSURED PERSON CAUSED BY AN ACCIDENT

Condition code: NWGP30

GENERAL PROVISIONS

§ 1

These general terms and conditions of insurance apply to the contracts of additional group insurance against death of the insured person caused by an accident, concluded as contracts of additional insurance to group life insurance contracts indicated by PZU Życie SA, hereinafter referred to as the basic insurance.

§ 2

If these general terms and conditions of insurance do not provide otherwise, terms defined in the general terms and conditions of basic insurance are used in these general terms and conditions of insurance in the same meaning.

OBJECT AND SCOPE OF INSURANCE

§ 3

The object of insurance is life of the insured person.

§ 4

The scope of insurance covers death of the insured person caused by an accident which took place during the period of the PZU Życie SA liability.

§ 5

In the event of death of the insured caused by an accident, PZU Życie SA pays the benefit in the amount equal to the relevant percentage of the sum insured valid on the day of death. This percentage is equal to the one specified in the application for the conclusion of the basic insurance contract and confirmed by the insurance policy as a percentage of the sum insured for the benefit due under the basic insurance.

CONCLUSION OF THE CONTRACT AND ACCESSION TO THE INSURANCE

§ 6

The contract of additional insurance may be concluded along with the conclusion of contract of basic insurance.

§ 7

Accession to the additional insurance is possible only at the same time as accession to the basic insurance.

DURATION OF THE CONTRACT

§ 8

1. The contract of additional insurance is concluded for a definite period, consistent with the period for which the contract of basic insurance was concluded.
2. In the case of extension of the contract of basic insurance, the contract of additional insurance is extended for the same period.

WITHDRAWAL FROM THE CONTRACT

§ 9

1. Rules of withdrawal from the contract of additional insurance are consistent with the rules set forth in the basic insurance.
2. Withdrawal from the contract of basic insurance results in the withdrawal from the contract of additional insurance.

CONTRACT TERMINATION

§ 10

1. Rules governing termination of the contract of additional insurance are consistent with the rules set forth in the basic insurance.
2. Termination of the contract of basic insurance results in the termination of the contract of additional insurance.

SUM INSURED

§ 11

1. The amount of the sum insured is specified in the application for the conclusion of the contract, and confirmed by the policy.
2. The amount of the sum insured is constant throughout the term of the contract.

PREMIUM

§ 12

1. The amount of the premium is determined by PZU Życie SA depending on the amount of the sum insured, scope of additional insurance, amount of benefits, frequency of the premium payment, as well as the number, age, sex, and professional structure of persons acceding to the insurance.
2. The amount of the premium in the contract of additional insurance is specified in the application for the conclusion of the contract, and confirmed by the policy.
3. The premium is paid together with the premium for the basic insurance.

BEGINNING AND END OF THE PZU ŻYCIE SA LIABILITY

§ 13

1. The PZU Życie SA liability towards the insured person begins in accordance with the rules set forth in the basic insurance.
2. The PZU Życie SA liability towards the insured person ends on the day on which the PZU Życie SA liability under the basic insurance ends.

EXCLUSIONS AND LIMITATIONS OF PZU ŻYCIE SA LIABILITY

§ 14

PZU Życie SA is not responsible for the consequences of an accident that occurred before the beginning of PZU Życie SA liability in relation to the insured person, or:

1) as a result of warfare, active participation of the insured person in acts of terror or mass social unrest;
2) as a result of the insured person committing or attempting to commit an act that satisfies the statutory definition of an intentional crime;
3) as a result of a traffic accident, when the insured person was driving a vehicle:
   a) without the rights, specified in the relevant legal provisions, to drive a given vehicle,
   b) being after alcohol use or under the influence of alcohol, illegal drugs, intoxicants, psychoactive substances or alternative substances within the meaning of the regulations on combating drug addiction,

provided that the circumstances referred to in letters a) or

b) had an influence on the occurrence of the event;

4) if the insured person was under the influence of alcohol, illegal drugs, intoxicants, psychoactive substances or alternative substances within the meaning of the regulations on combating drug addiction, which caused the accident;
5) as a result of self-mutilation, or suicide or attempted suicide by the insured person;
6) directly as a result of poisoning caused by alcohol consumption, use of illegal drugs, intoxicants, psychoactive substances or alternative substances within the meaning of the regulations on combating drug addiction, or use of pharmacological agents regardless of the dose used;
7) as a result of bodily injuries caused by treatment and medical or diagnostic procedures, regardless of who performed them, save for treating direct consequences of an accident.

PERSONS ENTITLED TO RECEIVE THE BENEFIT

§ 15

1. The right to the benefit on account of death of the insured person caused by an accident is vested in the beneficiary.
2. The rules set forth in the basic insurance apply to the beneficiary, including the mode and manner of designating and revoking the beneficiary.

FULFILLMENT OF THE OBLIGATIONS

§ 16

1. The person applying for the performance of the contractual obligation submits the following to PZU Życie SA:
   1) claim notification;
   2) certificate of death of the insured person;
   3) medical confirmation of death or, if it is not possible to obtain it, medical documentation stating the cause of death;
   4) other documents necessary to prove legitimacy of the claim - at the request of PZU Życie SA.
2. PZU Życie SA decides about the legitimacy of the claim based on the documentation referred to in sub-paragraph 1.

§ 17

1. The right to the benefit exists if, from the medical point of view, there is a normal causal relationship between the accident and the death of the insured person.
2. The right to the benefit exists if the death of the insured person occurred during the period of the PZU Życie SA liability.

FINAL PROVISIONS

§ 18

General terms and conditions of the basic insurance, provisions of the Civil Code, the Act on insurance activity and other relevant legal regulations apply in matters not covered by these general terms and conditions.

§ 19

1. These general terms and conditions of insurance were approved by the resolution no. UZ/86/2004 of the Management Board of Powszechny Zakład Ubezpieczeń na Życie SA of 3 March 2004, as amended by the resolution no. UZ/145/2009 of the Management Board of Powszechny Zakład Ubezpieczeń na Życie SA of 14 May 2009, the resolution no. UZ/19/2011 of the Management Board of Powszechny Zakład Ubezpieczeń na Życie SA of 24 January 2011, and the resolution no. UZ/150/2013 of the Management Board of Powszechny Zakład Ubezpieczeń na Życie SA of 5 August 2013.
2. These general terms and conditions enter into force on 1 November 2013.

/illegible signature/

Dariusz Krzewina
President of the Management Board,
Powszechny Zakład Ubezpieczeń na
Życie Spółka Akcyjna

/illegible signature/

Rafał Grodzicki
Member of the Management Board,
Powszechny Zakład Ubezpieczeń na Życie
Spółka Akcyjna