INSURANCE PRODUCT INFORMATION DOCUMENT AND GENERAL TERMS AND CONDITIONS OF SUPPLEMENTARY GROUP INSURANCE AGAINST ACCIDENTAL DEATH

The insurance agreement shall be concluded based on documents in Polish. This language version of the general terms and conditions is to assist our client to make sure that he /she understands the terms of GTM correctly and the insurance offerred meets his needs and demands.

Insurance product information document

SUPPLEMENTARY GROUP INSURANCE AGAINST ACCIDENTAL DEATH

Version of 1 October 2018

This material contains key information. For complete insurance information please refer to other documents, in particular the general terms and conditions of the Supplementary Group Insurance Against Accidental Death, code of terms and conditions: NWGP30 (OWU). Before you decide to enter into a contract, you are advised to read and understand the GTC.

The entry into the contract is voluntary.

This product information document

- is presented for information purposes;
- is not part of the insurance contract (contract);
- is not an offer within the meaning of Article 66 of the Polish Civil Code;
- should not be used as a sole basis for the decision to insure.

What is insured?

The subject of the supplementary insurance is the life of the insured. It covers the accidental death of the insured in the period when we are liable.

Product description – what are the key features of our insurance?

In the event of accidental death of the insured, we pay out the sum insured to the beneficiary. In relation to the beneficiary, including the procedure and manner of designation, change and revocation thereof, the rules of the basic insurance apply.
The supplementary insurance contract can be concluded together with the basic insurance contract.

Who can enter into an insurance contract? Who do we cover?

The supplementary insurance contract is entered into by the policyholder, who pays the insurance premiums.
Taking out of supplementary insurance is only possible together with the basic insurance.

What is the term of the contract?

The supplementary insurance contract is signed for a specified period of time, coinciding with the term of the basic insurance contract.
If the basic insurance contract is renewed, the supplementary insurance contract is renewed for the same period of time.

Where am I covered?

Insurance coverage is provided globally, on a 24/7 basis.

When and how do I pay the premium?

Both the frequency and the date of premium payment are specified in the insurance application and confirmed in the policy.
The premium must be paid by the policyholder together with the basic insurance premium.

When does the cover start and end?

Our liability (i.e. insurance coverage) starts in accordance with the rules applicable to basic insurance.

Our liability to the insured ends in accordance with the rules applicable to basic insurance.

Main exclusions and restrictions on coverage – what is not insured?

We are not liable if:

- the insured was under the influence of alcohol, drugs, narcotic substances, psychoactive substances or their substitutes within the meaning of substance abuse prevention legislation and this led to the accident;
- any documents necessary to establish the validity of the claim are not provided;
- there is no normal cause and effect relationship between the accident and the insured's death.

Furthermore, we will not assume any liability if a situation is not covered by the insurance, does not meet the definition provided in the contract or our liability has ended (e.g. as a result of a failure to pay a premium).

How do I cancel the contract?

The policyholder may cancel the supplementary insurance contract within 30 days from the contract date and where the policyholder is an enterprise, within 7 days from the contract date. After that time, the policyholder may terminate the contract by written notice.
The supplementary insurance contract may also be terminated by not renewing it.

Distributor's remuneration

Under the proposed contract, the distributor is remunerated on a commission basis.

Complaints

1. A legal person and a non-corporate body that is looking for insurance cover, i.e. has informed the distributor of its willingness to take such measures as may be necessary for its entry into an insurance contract, or that is a policyholder, has the right to lodge a complaint, as referred to in Article 16 par. 1 of the Insurance Distribution Act.

2. The complaint referred to in par. 1 above may be filed:
   1) in writing – personally or by mail within the meaning of the Postal Law;
   2) electronically – by sending an email to reklamacje@pzu.pl or by filling out a form available at pzu.pl.
3. PZU Życie SA will investigate the complaint referred to in par. 1 and respond to it within 30 days of the receipt date, subject to par. 4.
4. In exceptionally complicated cases where the complaint referred to in par. 1 cannot be investigated and responded to within the time limit specified in par. 3, PZU Życie SA will provide the complainant with information specifying:
   1) an explanation of the reason for the delay;
   2) a description of the circumstances that must be established in order to handle the complaint;
   3) the expected time limit for investigating and responding to the complaint, which may not exceed 60 days of the complaint receipt date.
5. PZU Życie SA will respond to the complaint referred to in par. 1 in paper form or using another durable medium as defined by the Act on Consumers' Rights.
6. PZU Życie SA allows the possibility of alternative dispute resolution.
7. The method, form and procedure for filing complaints under the Act on Complaint Handling by Financial Market Entities and on the Financial Ombudsman, which the policyholder, the insured, the beneficiary and the party eligible under an insurance contract being a natural person may lodge, are set out in the general terms and conditions applicable to the insurance contract.

Information indicating which provisions of the general terms and conditions of the supplementary group insurance against accidental death, code of terms and conditions: NWGP30 (OWU), refer to the basic terms and conditions of the insurance contract.

The information forms an integral part of the GTC and is provided under Article 17 sec. 1 of the Act on Insurance and Reinsurance Activity.

No.	Type of information	Provision
1.	Conditions for benefit payment	§ 2 GTC § 4 GTC § 5 GTC § 11 GTC § 15 GTC § 16–17 GTC § 18 GTC
2.	Liability limitations and exclusions entitling the insurance company to refuse to pay or to reduce benefits.	§ 2 GTC § 13 GTC § 14 GTC § 17 GTC § 18 GTC

GENERAL TERMS AND CONDITIONS OF SUPPLEMENTARY GROUP INSURANCE AGAINST ACCIDENTAL DEATH

Code of terms and conditions: NWGP30

GENERAL PROVISIONS

§ 1

These general terms and conditions of insurance are applicable to supplementary group insurance against accidental death contracts entered into as supplementary contracts to contracts of group life insurance indicated by PZU Życie SA, referred to as the basic insurance.

§ 2

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

SUBJECT AND SCOPE OF INSURANCE COVER

§ 3

The subject of insurance is the life of the insured.

§ 4

The insurance covers the accidental death of the insured in the period of liability of PZU Życie SA.

§ 5

In the event of an accidental death of the insured, PZU Życie SA shall pay out a benefit in an amount equal to the applicable percentage of the sum insured as at the date of death. This percentage is equal to the percentage of the sum insured of the benefit due under the basic insurance which is specified in the basic insurance application and confirmed in the policy.

SIGNING THE CONTRACT AND TAKING OUT INSURANCE

§ 6

The supplementary insurance contract can be entered into upon the conclusion of the basic insurance contract.

§ 7

Taking out of supplementary insurance is only possible together with the basic insurance.

TERM OF THE CONTRACT

§ 8

1. The supplementary insurance contract is signed for a specified period of time, coinciding with the term of the basic insurance contract.
2. If the basic insurance contract is renewed, the supplementary insurance contract is renewed for the same period of time.

WITHDRAWAL FROM THE CONTRACT

§ 9

1. The terms of withdrawal from the supplementary insurance contract are the same as the terms set forth for the basic insurance.
2. Withdrawal from the basic insurance contract results in the withdrawal from the supplementary insurance contract.

TERMINATION OF THE CONTRACT

§ 10

1. The terms of termination of the supplementary insurance contract are the same as the terms set forth for the basic insurance.
2. Termination of the basic insurance contract results in the termination of the supplementary insurance contract.

SUM INSURED

§ 11

1. The sum insured is specified in the insurance application and confirmed in the policy.
2. The sum insured is not subject to any changes throughout the term of the contract.

PREMIUM

§ 12

1. The amount of the premium shall be determined by PZU Życie SA depending on the sum insured, scope of additional coverage, amount of benefits, frequency of premium payments, as well as the number and the age, gender and job structure of the persons taking out insurance.
2. The amount of the contractual premium for supplementary insurance is specified in the insurance application and confirmed in the policy.
3. The premium shall be paid together with the basic insurance premium.

START AND END OF LIABILITY OF PZU ŻYCIE SA

§ 13

1. The liability of PZU Życie SA to the insured starts in accordance with the rules applicable to basic insurance.
2. The liability of PZU Życie SA to the insured ends on the end date of the liability PZU Życie SA under basic insurance.

EXCLUSIONS AND LIMITATIONS OF LIABILITY OF PZU ŻYCIE SA

§ 14

PZU Życie SA shall not be liable for the consequences of an accident which occurred before the start of the liability of PZU Życie SA to the insured or:

1) as a result of acts of war, active involvement of the insured in acts of terror or mass civil unrest;
2) as a result of a wrongful act amounting to intentional offence committed or attempted by the insured;
3) as a result of a traffic accident if the insured drove the vehicle:

Powszechny Zakład Ubezpieczeń na Życie Spółka Akcyjna, District Court for the Capital City of Warsaw, 12th Commercial Division, National Court Register (KRS) 30211, tax ID (NIP): 527-020-60-56, share capital: PLN 295,000,000.00, paid-up in full, al. Jana Pawła II 24, 00-133 Warsaw, pzu.pl, helpline: 801 102 102 (operator rates apply)

a) without the driving licence for the vehicle concerned required by the applicable regulations,
b) while intoxicated or under the influence of alcohol, drugs, narcotic substances, psychoactive substances or their substitutes within the meaning of substance abuse prevention legislation, if the circumstances referred to in a) or b) had an impact on the occurrence of the event;

4) the insured was under the influence of alcohol, drugs, narcotic substances, psychoactive substances or their substitutes within the meaning of substance abuse prevention legislation and this led to the accident;
5) as a result of self-harm or a suicide attempted or committed by the insured;
6) as a direct result of poisoning caused by alcohol consumption or use of drugs, narcotic substances, psychoactive substances or their substitutes within the meaning of substance abuse prevention legislation, or use of pharmaceutical products irrespective of the dose;
7) as a result of bodily injuries caused by treatment and medical or diagnostic procedures, irrespective of who carried out such treatment or procedures, unless the treatment of immediate consequences of an accident was involved.

PERSONS ELIGIBLE FOR BENEFITS

§ 15

1. The right to an accidental death benefit is vested in a beneficiary.
2. In relation to the beneficiary, including the procedure and manner of designation, change and revocation thereof, the rules of the basic insurance apply.

PERFORMANCE OF OBLIGATIONS

§ 16

1) A person demanding that a contractual obligation be met shall submit the following to PZU Życie SA:
1) a claim;
2) a copy of the insured's death certificate;
3) medical death certificate or – if it cannot be obtained – medical records confirming the cause of death;
4) other documents as necessary for the establishment of the validity of the claim – at the request of PZU Życie SA.

2. PZU Życie SA shall decide whether the claim is valid on the basis of the documentation referred to in par. 1.

§ 17

1. The entitlement to the benefit exists provided that there was a normal cause and effect relationship between the accident and the insured's death from the medical point of view.
2. The entitlement to the benefit exists if the insured died in the period of liability of PZU Życie SA.

FINAL PROVISIONS

§ 18

Matters not covered by these general terms and conditions of insurance shall be governed by the general terms and conditions of basic insurance, provisions of the Polish Civil Code, the Act on Insurance and Reinsurance Activity and other applicable laws and regulations.

§ 19

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