GENERAL TERMS AND CONDITIONS OF THE HOSPITALIZATION GROUP RIDER

Code of terms and conditions: LSGP32

GENERAL PROVISIONS

§ 1

These general terms and conditions of insurance shall be applicable to hospitalization 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) **illness** – a condition of an organism characterized by an incorrect reaction of systems or organs to the stimuli from the external or internal environment, resulting in the need for hospitalization;
   2) **hospitalization** – inpatient treatment of emergency conditions in case of which the delay in providing medical treatment may result in loss of health or loss of life, or treatment of conditions in case of which it is not possible to achieve treatment objective in the course of outpatient treatment;
   3) **stay in a hospital** – full-day stay of the insured in the hospital in the geographic area of the Republic of Poland for hospitalization purposes, lasting continuously for more than 3 days;
   4) **hospital** – inpatient medical care unit whose purpose is to provide health care services related to hospitalization.
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.

SUBJECT MATTER AND SCOPE OF INSURANCE

§ 3

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

§ 4

The insurance shall cover the following events during the term of PZU Life's liability:
1) stay in a hospital resulting from illness;
2) stay in a hospital resulting from an accident.

SERVICES PROVIDED UNDER THE AGREEMENT

§ 5

1. PZU Life shall pay out a benefit of 0.5% of the sum insured for each day of the hospital stay, without prejudice to sec. 2.
2. If a hospital stay is the first hospital stay caused by a given accident and started no later than 14 days after the accident, PZU Life shall pay a benefit up to 1% of the sum insured for each day of hospital stay during the first 14 days of the stay.
3. The due benefit amount shall be calculated on the basis of the sum insured in effect on the date of the hospital stay.

CONCLUDING THE AGREEMENT AND ENROLLING IN THE INSURANCE

§ 6

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

§ 7

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

TERM OF THE AGREEMENT

§ 8

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.

§ 9

If the rider agreement is extended for another term, the enrollment declaration does not have to be resubmitted.

WITHDRAWAL FROM THE AGREEMENT

§ 10

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

§ 11

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

§ 12

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

§ 13

1. The premium amount shall be set by PZU Life depending on the sum insured, premium payment frequency and the number, age structure, gender structure 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

§ 14

The liability of PZU Life towards the insured shall begin in accordance with the rules adopted in basic insurance.

§ 15

PZU Life's liability towards the insured shall end on the date one of the following circumstances occurs:
PZU Life's liability in basic insurance ends;
1) PZU Life receives a statement on the policyholder's withdrawal from the rider agreement;
2) expiration of the rider agreement's term if it is not extended;
3) upon elapse of the period, for which premium was transferred, if the insured resigns from the rider;

4) elapse of termination notice period under the rider agreement;
5) termination of the rider agreement.

EXCLUSIONS FROM AND LIMITATIONS OF PZU LIFE'S LIABILITY

§ 16

In the first 30 days, starting from the liability beginning date towards the insured (waiting period), PZU Life shall only be liable for a hospital stay for treatment resulting from an accident which occurred during the term of PZU Life's liability.

§ 17

PZU Life shall pay a benefit to the insured for no more than 90 days of hospital stay in each period of successive 12 months between policy anniversaries.

§ 18

If the accident had occurred before PZU Life's liability towards the insured started, the benefit on account of the hospital stay caused by that accident shall be paid in the amount defined in § 5 sec. 1.

§ 19

1. PZU Life shall not be liable for a hospital stay, which had started before PZU Life's liability towards the insured began, or the need for which resulted from the following:
1) wartime activities, catastrophes resulting in radioactive, chemical or biological contamination, and active participation of the insured in acts of terror or mass social unrest;
2) insured's action or intended action satisfying statutory definitions of an intentional offense;
3) 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) the insured's self-mutilation or suicidal attempt;
6) directly as a result of poisoning caused by alcohol consumption, the 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, or as a result of disorders caused by the abuse of the aforementioned substances;
7) 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;
8) epilepsy, with the exception of symptomatic epilepsy which is the symptom of a different illness, as well as any psychic disturbances, behavioral disorders, neuroses and addictions;
9) illnesses resulting from the reduced immunity in the course of the HIV infection;
10) dental treatment and procedures, unless they have resulted from the need to treat injuries caused by an accident;
11) performance of medical examinations, additional medical examinations conducted to determine the existence of an occupational disease, diagnostic examinations not resulting from an illness, examinations for organ donors (with the exception of stays related directly to a collection of an organ) and observations conducted upon court's request;
12) infertility treatment;
13) performance of cosmetic or plastic surgery, including sex change surgeries, with the exception of surgical operations necessary to remove consequences of accidents which occurred, or a tumor detected during the term of PZU Life's liability;
14) rehabilitation, except for the first stay in a hospital for the purpose of rehabilitation necessary to remove the direct consequences of an accident or illness, on the condition that this stay begins no later than six months after the end of insured's stay in a hospital covered by PZU Life's liability, related to – respectively – the same accident or the same illness;
15) as a result professional participation in sports or recreation involving martial arts, motor and water motor sports, aviation sports, mountain and rock climbing, spelunking, scuba diving, jump-diving, bungee jumping.

2. PZU Life shall not be liable for stays in:
1) hospices, addiction treatment centers, centers for chronically ill, care and treatment centers, and nursing and care centers;
2) spa treatment centers, in particular sanitariums, preventoriums and spa hospitals, sanitarium hospitals, and rehabilitation and spa hospitals;
3) rehabilitation centers, rehabilitation hospitals, rehabilitation wards, with the exception of a stay referred to in sec. 1 item 14;
4) day-care wards as well as such health care centers that are not intended to provide services related to hospitalization.

PERSONS ENTITLED TO RECEIVE THE BENEFIT

§ 20

The right to receive the benefit for a hospital stay shall be vested in the insured.

PERFORMANCE OF OBLIGATIONS

§ 21

The insured may file a claim to perform the obligation:
1) immediately after ending the hospital stay;
2) during hospital stay, after 30th or 60th day of the hospital stay.

§ 22

1. The person requesting performance of the obligation under the agreement shall submit the following to PZU Life:
1) claim report;
2) hospitalization information card – in the case mentioned in § 21 item 1;
3) a document confirming the diagnosis, issued by a leading physician – in the case mentioned in § 21 item 2;
4) other documents necessary to ascertain whether or not the claim is justified – upon PZU Life's request.

2. PZU Life shall decide whether the claim shall be accepted on the basis of documentation referred to in sec. 1.

MISCELLANEOUS

§ 23

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.

§ 24

1. These general terms and conditions of insurance were approved by Resolution no. UZ/340/2007 adopted by the PZU Life Management Board on 11 July 2007 with amendments approved by Resolution no. UZ/145/2009 adopted by the PZU Life Management Board on 14 May 2009, Resolution no. UZ/19/2011 adopted by the PZU Life Management Board on 24 January 2011 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.

3.

[signed]
Dariusz Krzewina
CEO of PZU Life

[signed]
Rafał Grodzicki
PZU Life Management Board member

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