GENERAL TERMS AND CONDITIONS OF THE HOSPITALIZATION PLUS GROUP RIDER

Code of terms and conditions: LPGP31

GENERAL PROVISIONS

§ 1

These general terms and conditions of insurance shall be applicable to hospitalization PLUS group rider agreements concluded as rider agreements 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) **group hospitalization rider** – group hospitalization rider indicated by PZU Life, other than the current one;
   2) **intracerebral hemorrhage** – extravasation of blood to the brain tissue;
   3) **ICU** – Intensive Care Unit, organizationally isolated as a separate ward within a hospital's structure, equipped with equipment allowing constant monitoring of fundamental life functions and provision of alternative functions in the event of failure of the body's organs or system;
   4) **ICU stay** – stay in the intensive care unit at a hospital, which lasts uninterruptedly no less than 48 hours;
   5) **recovery** – medical leave, issued by the hospital ward in which hospitalization took place, which lasts uninterruptedly for the maximum of 30 days immediately after the hospital stay;
   6) **ship** – a passenger or cargo marine vessel or inland vessel with motor or sail drive, with the exception of warships;
   7) motor accident – an accident:
      a) caused by vehicle traffic on the road, in which the insured participated as a road user or driver, while a "vehicle", "road", "road user" and "driver" shall be understood according to the definitions in the applicable road traffic regulations; a tramway is also a vehicle,
      b) caused by train traffic where a railway vehicle is towed by a rail traction unit, in which the insured participated as a passenger or member of the vehicle's crew, while:
         – a railway vehicle is a vehicle adjusted to move on its own wheels on railway tracks,
         – a rail traction unit means a railway vehicle with its own drive, including underground train;

      a motor accident within the meaning of sub-item b) shall not include accidents related to internal company rail transport, cable and funicular transport,
      c) caused by the use of a passenger aircraft of licensed airlines, which occurred after the moment when any person entered on its deck with an intention of a flight until all the persons in the aircraft leave the aircraft's deck, and the aircraft was damaged or its structure was damaged or the aircraft was missing and was not found and the official search for the aircraft was recalled or the aircraft is located in a place which cannot be accessed.
      d) caused by ship traffic, in which the insured participated as a crew member or passenger and the ship sank or was damaged or its structure was damaged or the ship was missing and was not found and the official search for the ship was discontinued or the ship is located in a place which cannot be accessed;
   8) **accident at work** – an accident which occurred during or in connection with the insured performing ordinary actions or superiors' orders under an existing employment relationship or civil law relationship as part of which accident insurance premiums are paid within the meaning of the social insurance system regulations;
   9) **myocardial infarction** – only such myocardial infarction which causes 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:
      a) clinical symptoms of ischemia (e.g. chest pain),
      b) changes in the electrocardiogram (EKG) typical for newly-formed ischemia,
      c) new segmental contractility disorder in imaging examinations

2. Unless these general terms and conditions of insurance provide otherwise, the terms defined in general terms and conditions of basic insurance and hospitalization group rider 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

1. The insurance shall cover the following events during the term of PZU Life's liability:
   1) hospital stay in the events mentioned in § 5 sec. 1, 2, 3 and 4;
   2) recovery, provided that hospital stay lasted at least 14 days;
   3) ICU stay;

   provided that PZU Life acknowledges its liability for the hospital stay under the hospitalization group rider.

2. PZU Life's liability shall cover hospital stay and ICU stay on the geographic area of a European Union member state or on the geographic area of Australia, Iceland, Japan, Canada, Monaco, Norway, New Zealand, USA, Switzerland or Vatican.

3. Conclusion of a rider agreement shall expand PZU Life's liability under the hospitalization group rider to include stay in a hospital located on the territory of the countries mentioned in sec. 2.

SERVICES PROVIDED UNDER THE AGREEMENT

§ 5

1. Within the first 14 days of a hospital stay, PZU Life shall pay a benefit for each day of hospital stay caused by an accident in the amount defined in the proposal to conclude the agreement and confirmed with a policy, stated as a percentage of the sum insured, provided that the hospital stay is the first stay caused by a given accident and started no later than 14 days after the accident,

2. Within the first 14 days of a hospital stay, PZU Life shall pay a benefit for each day of hospital stay caused by a motor accident in the amount defined in the proposal to conclude the agreement and confirmed with a policy, stated as a percentage of the sum insured, provided that the hospital stay is the first stay caused by a given motor accident and started no later than 14 days after the motor accident.

3. Within the first 14 days of a hospital stay, PZU Life shall pay a benefit for each day of hospital stay caused by an accident at work in the amount defined in the proposal to conclude the agreement and confirmed with a policy, stated as a percentage of the sum insured, provided that the hospital stay is the first stay caused by an accident at work and started no later than 14 days after the accident at work.

4. Within the first 14 days of a hospital stay, PZU Life shall pay a benefit for each day of hospital stay caused by myocardial infarction or intracerebral hemorrhage in the amount defined in the proposal to conclude the agreement and confirmed with a policy, stated as a percentage of the sum insured, provided that the hospital stay is the first stay caused by a given myocardial infarction or intracerebral hemorrhage and started no later than 14 days after the myocardial infarction or intracerebral hemorrhage.

5. In the event of an ICU stay, PZU Life shall pay out a single benefit in the amount specified in the proposal to conclude the agreement and confirmed by a policy as a percentage of the sum insured.

6. PZU Life shall pay out a benefit for each day of recovery, in the amount specified in the proposal to conclude the agreement and confirmed by a policy as a percentage of the sum insured.
7. 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

1. The rider agreement may be concluded when the basic insurance agreement is concluded or at any moment of its term, without prejudice to sec. 2.
2. The rider agreement may be concluded on the condition that the policyholder has or is concluding a hospitalization group rider agreement.

§ 7

The insurance may be enrolled into by the insureds covered with basic insurance who are covered with the hospitalization group rider on the day the enrollment declaration is submitted.

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 further annual periods, provided that the basic insurance and the hospitalization group rider agreements are still valid and none of the parties decides otherwise, however, the representation expressing the will not to extend the rider agreement for another term should be submitted to the other party in writing 30 days before the elapse of the term, 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.
4. Withdrawal from hospitalization rider agreement shall result in withdrawal from the rider agreement.
5. Withdrawal from hospitalization rider agreement shall not result in withdrawal from the hospitalization rider 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.
4. Termination of a hospitalization rider agreement shall result in termination of the rider agreement.
5. Termination of a hospitalization rider agreement shall not result in termination of the hospitalization group rider agreement.

SUM INSURED

§ 12

1. The sum insured shall be equal to the sum insured under the hospitalization group rider.
2. The sum insured shall be fixed throughout the term of the agreement.

PREMIUM

§ 13

1. The premium amount is set by PZU Life depending on the sum insured and benefit 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

§ 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:

1) PZU Life's liability in the basic insurance or in the hospitalization group rider 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) 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 related to treatment resulting from an accident, motor accident or accident at work, which occurred during the term of PZU Life's liability, including for ICU stay and recovery.

§ 17

PZU Life shall pay a benefit to the insured for up to:

1) 90 days of hospital stay, jointly for this rider and for the hospitalization group rider;
2) 90 days of recovery;

in each period of successive 12 months between policy anniversaries.

§ 18

1. PZU Life shall not be liable for a hospital stay in the cases in which PZU Life's liability under the hospitalization group rider is excluded.
2. Stay in the cardiology, neurology and diabetes wards shall not be deemed as an ICU stay, even if the insured was constantly monitored in terms of fundamental life functions, or if alternative actions were taken in the event of failure of the body's organs and system.
3. PZU Life shall not be liable for recovery:
   1) if hospitalization, followed directly by recovery, was caused by infertility treatment,
   2) if recovery occurs during a leave to recuperate or medical leave.
4. In the event of a hospital stay or ICU stay occurring during recovery, PZU Life shall be liable either for the hospital stay and possibly the ICU stay under this rider or for recovery, at the insured's choice. The insured shall make the choice by filing a relevant proposal to perform the obligation either for the hospital stay or possibly the ICU stay, or for the recovery.

PERSONS ENTITLED TO RECEIVE THE BENEFIT

§ 19

The right to benefits shall be vested in the insured.

PERFORMANCE OF OBLIGATIONS

§ 20

The insured may file a claim to perform the obligation:

1) Immediately after hospital stay, if no recovery follows;
2) immediately after hospital stay and recovery;
3) during hospital stay, after 30th or 60th day of the hospital stay.

§ 21

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 or ICU discharge card – in the case mentioned in § 20 items 1 and 2;
   3) a document confirming the hospital stay or the ICU discharge card, issued by a leading physician – in the case mentioned in § 20 item 3;
   4) in the event of recovery – additionally, a copy of the medical leave issued by the hospital and certified by the policyholder as compliant with the original, or a certificate issued by the policyholder on collecting illness benefits in connection with the insured's medical leave issued by the hospital;
   5) other documents necessary to ascertain that the claim is justified, in particular, decision issued by the Social Insurance Institution on awarding the benefits to the insured on account of accident at work, or documentation that confirms the circumstances of the motor accident – upon PZU Life's request.

2. In the event of hospital stay or ICU stay on the territory of a country, other than the Republic of Poland, referred to in § 4 sec. 2 and 3 – the documents mentioned in sec. 1 items 2 and 3 must be delivered by the requesting party after they have been translated into Polish by a certified translator.

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

MISCELLANEOUS

§ 22

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.

§ 23

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.

[signed]
Dariusz Krzewina
CEO of PZU Life

[signed]
Rafał Grodzicki
PZU Life Management Board member

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