GENERAL TERMS AND CONDITIONS OF THE SURGICAL OPERATION GROUP RIDER

Code of terms and conditions: OPGP31

GENERAL PROVISIONS

§ 1

These general terms and conditions of insurance shall be applicable to surgical operation 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 a surgical operation;
   2) surgical operation – a surgical procedure performed in a medical clinic in the geographic area of the Republic of Poland, by a qualified physician specializing in procedures, in general, nerve block or local anesthesia, necessary from the medical point of view in order to cure or reduce symptoms of illness or injury, without prejudice to § 4; there are the following types of surgical operations:
      a) endoscopic surgery – a surgical operation consisting in opening body cavities, closed spaces or internal organs in such a manner so as to preclude the activities defined in medical terms as manipulations, inside of the structures mentioned above,
      b) open surgery – a surgical operation consisting in opening body cavities, closed spaces or lumen of internal organs, involving the activities defined in medical terms as manipulations, inside of the structures mentioned above,
      c) closed surgery – a surgical procedure carried out without opening body cavities, closed spaces or lumen of internal organs (transdermal and vascular procedures, conducted by using an endoscope).

If the List of Surgical Operations mentioned in § 4 does not specify precisely the method used to perform a given surgical operation, PZU Life shall be liable for surgical operations performed by using the open or endoscopic method.
   3) removal – full removal of an organ, a bodily structure or a lesion;
   4) excision – full or partial excision of tissue, an organ, a bodily structure or a lesion;
   5) lesion – pathological proliferation of cells in a given tissue, organ or system.

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 scope of insurance shall include the performance of surgical operations listed in the List of Surgical Operations, which constitutes an attachment to these general terms and conditions, during the term of PZU Life's liability.

SERVICES PROVIDED UNDER THE AGREEMENT

§ 5

1. PZU Life shall pay out a benefit after the surgical operation is performed, according to the classification included in the List of Surgical Operations, in the following amounts:
   1) 50% of the sum insured – for class I surgical operation;
   2) 30% of the sum insured – for class II surgical operation;
   3) 10% of the sum insured – for class III surgical operation.

2. The due benefit amount shall be calculated on the basis of the sum insured in effect on the date of the surgical operation.

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:

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) upon payment of benefit in the amount stated in § 17 sec. 2 or sec. 3;
4) upon elapse of the period, for which premium was transferred, if the insured resigns from the rider;
5) expiration of the rider agreement's term if it is not extended;
6) elapse of termination notice period under the rider agreement;
7) termination of the rider agreement.

EXCLUSIONS FROM AND LIMITATIONS OF PZU LIFE'S LIABILITY

§ 16

In the first 180 days, starting from the liability commencement date towards the insured (waiting period), PZU Life shall only be liable for surgical operations resulting from an accident, which occurred during the term of liability.

§ 17

1. Only one benefit shall be due in each period of 60 successive days. If two or more surgical operations must be conducted in that period then PZU Life shall pay the highest benefit due for only one surgical operation that was performed.
2. The payment of a benefit amounting to at least 100% of the sum insured under the insurance agreements concluded by the policyholder, calculated as the sum of sum insured percentages due for each surgical operation covered by PZU Life's liability for surgical operations resulting from one and the same illness or one and the same accident, shall terminate PZU Life's liability towards the insured.
3. The payment of a benefit amounting to at least 200% of the sum insured under the insurance agreements concluded by the policyholder, calculated as the sum of sum insured percentages due for each surgical operation covered by PZU Life's liability, shall terminate PZU Life's liability towards the insured.

§ 18

1. PZU Life shall not be liable for a surgical operation, the need for which arose:
   1) due to 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) 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 replacement drugs as defined in regulations on counteracting drug addiction, which caused the need to conduct a surgical operation;
   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;
   8) 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 a surgical operation:
   1) in which the insured is a donor of organs;
   2) cosmetic or plastic surgery, with the exception of surgical operations necessary to remove consequences of accidents which occurred, or a tumor disease detected during the term of PZU Life's liability;
   3) contraceptive surgery;
   4) breast increase or reduction and sex change;
   5) tooth implantation;
   6) diagnostic surgery;
   7) related to removal of foreign bodies by the endoscopic method.

PERSONS ENTITLED TO RECEIVE THE BENEFIT

§ 19

The right to receive the benefit for a surgical operation shall be vested in the insured.

PERFORMANCE OF OBLIGATIONS

§ 20

1. The person requesting performance of the obligation under the agreement shall submit the following to PZU Life:
   1) claim report;
   2) information card from the medical facility confirming that the surgical operation has been performed;
   3) 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

§ 21

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.

§ 22

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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LIST OF SURGICAL OPERATIONS
Attachment to the general terms and conditions of the surgical operations group rider

NAME OF PROCEDURE	CLASS
Nervous system	
Large resection of brain tissue	I
Resection of a brain tissue lesion	I
Stereotactic ablation of brain tissue	I
Drainage of a brain lesion area	II
Implantation of a brain stimulator	II
Ventriculostomy	II
Operation on the subarachnoidal space	II
Cranial nerve transplant	I
Intracranial dissection of a cranial nerve	I
Extracranial vagectomy	II
Extracranial resection of another cranial nerve	II
Resection of a cranial nerve lesion	I
Surgical repair of a cranial nerve	I
Intracranial stereotactic cranial nerve decompression	I
Removal of a meningeal lesion	I
Reconstruction of the dura	I
Drainage of extradural space	I
Drainage of subdural space	I
Partial resection of the spinal cord	I
Operation of a spinal nerve root	I
Resection of a peripheral nerve	III
Ablation of a peripheral nerve	III
Resection of a peripheral nerve lesion	III
Microsurgical reconstruction of a peripheral nerve	II
Cervical sympathectomy	II
Endocrine system and the mammary gland	
Hypophysectomy	I
Ablation of the hypophysis	II
Surgery of the pineal gland	I
Thyroidectomy	II
Resection of ectopic thyroidal tissue	II
Resection of the lingual thyroid	II
Parathyroidectomy	II
Thymectomy	II
Adrenalectomy	II
Operation of ectopic adrenal tissue	II
Total mastectomy	II
Complete breast recostruction	I
Incision of the mammary gland	III
Operation of the nipple	III
Eye	
Enucleation	II
Resection of an orbital lesion	II
Prosthetic eyeball restoration	III
Revision of eyeball prosthesis	III
Surgical orbitoplasty	II
Orbital incision	III
Canthotomy	III
Resection of a palpebral lesion	III
Blepharoplasty (resection of blepharochalazis)	III

NAME OF PROCEDURE	CLASS
Palpebral reconstruction	III
Correction of palpebral deformation	III
Correction of blepharoptosis	II
Palpebral incision	III
Protective suturing of the palpebral fissure	III
Operation of the lacrimal gland	III
Lacrimal duct to nasal cavity anastomosis	II
Operation of the lacrimal duct	III
Complex operation of ocular muscles	II
Reposition of an ocular muscle	II
Resection of an ocular muscle	II
Partial dissection of an ocular muscle tendon	II
Resection of a conjunctival lesion	III
Surgical conjunctival repair	III
Conjunctival incision	III
Resection of a corneal lesion	III
Keratoplasty	II
Surgical corneal repair	III
Incision of the cornea	III
Resection of a scleral lesion	III
Repair of retinal detachment with the use of an implant	II
Scleral incision	III
Iridectomy	III
Incision of the iris with fistula formation	II
Iridotomy	III
Cyclectomy	II
Extracapsular cataract extraction	II
Intracapsular cataract extraxtion	II
Incision of the lenticular capsule	III
Introduction of an artificial lens	II
Operation of the hyaloid body	II
Photocoagulation	III
Ear	
Resection of the external ear	II
Resection of a lesion of the external ear	III
Otoplasty	II
External ear drainage	III
Mastoidotomy	II
Surgical repair of the tympanic membrane	II
Middle ear drainage	III
Reconstruction of the ossicles	II
Resection of a middle ear lesion	II
Surgery of the Eustachian tube	II
Surgery of the cochlea	I
Surgery of the vestibular apparatus	II
Respiratory system	
Excision of the nose	II
Rhinoplasty	II
Surgery of the nasal septum	III
Surgery of the turbinates	III
Surgical tamponade of internal nose bleeding	III
Surgery of the external nose	III

NAME OF PROCEDURE	CLASS
Surgical opening of the maxillary sinus from the sublabial approach	
Surgery of the frontal sinus	III
Surgery of the sphenoid sinus	III
Surgery of the nasal sinuses	III
Pharyngectomy	I
Surgical pharyngeal repair	II
Endoscopic therapeutic surgery of the pharynx (excluding removal of a foreign body without incision)	
Laryngectomy	II
Open approach excision of a laryngeal lesion	II
Laryngeal reconstruction	I
Therapeutic endoscopic surgery of the larynx	III
Partial excision of the trachea	I
Tracheoplasty	II
Open approach insertion of a tracheal prosthesis	II
Tracheostomy (excl. temporal tracheostomy)	III
Open surgery of the tracheal carina	II
Partial resection of a bronchus	II
Endofiberoscopic surgery of the lower respiratory tract (excl. diagnostic fiberoscopy and removal of a foreign body without incision	II
Bronchoscopic surgery of the lower respiratory tract (excl. diagnostic bronchoscopy and removal of a foreign body without incision)	II
Lung transplantation	I
Pulmonectomy	I
Open excision of a pulmonary tissue lesion	I
Open surgery of the mediastinum (excl. diagnostic biopsy)	II
Endoscopic surgery of the mediastinum	II
Oral cavity	
Partial chilectomy	III
Excision of a lip lesion	III
Correction of a deformed lip	II
Glossectomy	II
Excision of a lingual lesion	III
Incision of the tongue	III
Excision of a palatal lesion	III
Correction of a palatal deformity	II
Tonsillectomy	III
Excision of lesions of other parts of the oral cavity (excl. teeth)	III
Reconstruction of another oral cavity structure (excl. teeth and gums)	II
Excision of the salivary gland	III
Excision of the salivary gland lesion	III
Incision of the salivary gland	III
Transplantation of the salivary duct	III
Open removal of a stone from the salivary duct	III
Ligation of the salivary duct	III
Dilatation of the salivary duct	III
Upper portion of the gastrointestinal tract	
Esophagogastrectomy	I
Total esophagectomy	I
Partial esophagectomy	II
Open resection of an esophageal lesion	II
Esophageal bypass	I
Revision of the esophageal bypass	II
Surgical repair of the esophagus	I
Creation of an esophageal fistula	II

NAME OF PROCEDURE	CLASS
Incision of the esophagus	II
Open surgery of esophageal varices	II
Open introduction of an esophageal endoprothesis	II
Endofiberoscopic removal of an esophageal lesion	III
Endoscopic resection of an esophageal lesion with a rigid esophagoscope	III
Surgical repair of a diaphragmatic hernia	II
Anti-reflux surgery	III
Revision following an anti-reflux surgery	III
Total gastrectomy	I
Partial gastrectomy	II
Open excision of a gastric lesion	II
Surgical gastroplasty	II
Gastroduodenal anastomosis	II
Gastrojejunal anastomosis	II
Gastrostomy	III
Surgical treatment of the gastric ulcer	II
Pyloromyotomy	II
Endoscpic resection of an upper gastrointestinal tract lesion	III
Duodenectomy	II
Open excision of a duodenal lesion	II
Duodenal bypass	II
Surgical treatment of the duodenal ulcer	II
Endoscopic therapeutic operation of the duodenum	III
Jejunectomy	II
Open excision of a jejunal lesion	II
Jejunostomy	II
Jejunal bypass	II
Therapeutic endoscopic operation of the jejunum	II
Ileectomy	II
Open excision of an ileal lesion	II
Ileal bypass	II
Revision of the ileal bypass	II
Creation of ileostomy	II
Revision of ileostomy	II
Intraabdominal manipulations of the ileum	III
Therapeutic endoscopic operation of the ileum	II
Lower portion of the gastrointestinal tract	
Emergency appendectomy	III
Total resection of the colon and rectum	I
Total colectomy	I
Extended right hemicolectomy	II
Resection of the transverse colon	II
Left hemicolectomy	II
Resection of the sigmoid colon	II
Open excision of a colonic lesion	II
Colonic bypass	II
Exposure of the cecum	II
Incision of the colon	II
Intraabdominal manipulations of the colon	III
Open operation of the colon with the use of an endoscope	II
Endoscopic resection of a colonic lesion	III
Endoscopic resection of a sigmoidal lesion using the rigid sigmoidoscope	III

NAME OF PROCEDURE	CLASS
Rectectomy	I
Open excision of a rectal lesion	II
Open proctopexy	II
Transsphincteric proctopexy	II
Perineal-approach proctopexy	II
Resection of the anus	II
Resection of an anal lesion	III
Anal surgical repair	II
Hemorrhoidectomy	III
Transperineal drainage	III
Resection of the pilonidal sinus	III
Other abdominal organs	
Transplantation of the liver	I
Partial hepatectomy	I
Resection of a hepatic lesion	I
Incision of the liver	III
Laparoscopic surgery of the liver	II
Intravascular operations of the hepatic vessels	II
Cholecystectomy	III
Cholecystoanastomosis	II
Surgical repair of the gallbladder	II
Incision of the gallbladder	III
Percutaneous therapeutic operation the gallbladder	III
Choledochectomy	II
Resection of a lesion in the biliary tracts	II
Anastomosis of the hepatic duct	I
Choledochoanastomosis	II
Surgical repair of the biliary ducts	II
Incision of the bile ducts	II
Open, duodenal-approach sphincteroplasty of the hepatopancreatic ampulla	II
Open, duodenal-approach sphincterotomy of the hepatopancreatic ampulla	II
Endoscopic incision of the Oddi's sphincter	III
Endoscopic insertion of a prosthesis into biliary ducts	III
Endoscopic operation of the pancreatic duct	III
Percutaneous revision of biliary duct anastomosis	III
Percutaneous implantation of a prosthesis into the biliary ducts	III
Biliary duct surgery done through Kehr's (T) drain	III
Transplantation of the pancreas	I
Radical pancreatectomy	I
Excision of the pancreatic head	I
Excision of a pancreatic lesion	II
Anastomosis of the pancreatic duct	I
Open pancreatic drainage	II
Incision of the pancreas	II
(Total) splenectomy	II
Heart	
Transplantation of the heart and lungs	I
Complete correction of the tetralogy of Fallot	I
Mustard operation (atrial switch)	I
Correction of total anomalous pulmonary connection	I
Closure of the atrioventricular septal defect	I
Closure of the atrial septal defect	I

NAME OF PROCEDURE	CLASS
Closure of the ventricular septal defect	I
Closed-heart interventions on the cardiac septa	II
Therapeutic percutaneous operation of the cardiac septum	I
Creation of an intracardiac valved conduit	I
Creation of a different type intracardiac conduit	I
Atrioplasty	I
Mitral valvuloplasty	I
Aortic valvuloplasty	I
Tricuspid valvuloplasty	I
Pulmonary valvuloplasty	I
Plasty of an undefined cardiac valve	I
Revision of valuloplasty	I
Open valvulotomy	I
Closed valvulotomy	I
Percutaneous surgery of cardiac valves	II
Resection of valve-related strictures	I
Saphenous vein coronary artery bypass grafting	I
Allograft coronary artery bypass grafting	I
Coronary artery bypass prosthetic grafting	I
Internal mammary artery – coronary artery bypass grafting	I
Open coronaroplasty	I
Percutaneous transluminal coronary artery baloon angioplasty	II
Open surgery of the conduction system of the heart	I
Implantation of ventricular assist device	II
Implantation of a permanent cardiac pacing system with a venous electrode	III
Other method of cardiac pacing	I
Pericardiectomy	I
Pericardial drainage	II
Pericardial incision	II
Arteries and veins	
Open surgery of complex malformations of the great arteries	I
Open closure of persistent ductus arteriosus	I
Percutaneous intervention on malformations of the great arteries	I
Aortopulmonary anastomosis with a vascular conduit	I
Subclavian-pulmonary anastomosis with a vascular conduit	I
Surgical repair of the pulmonary artery	I
Percutaneous pulmonary artery interventions	II
Creation of an (supraanatomic) aortic bypass	I
Emergency excision of the aortic aneurysm	I
Aortic prosthesis replacement	I
Aortoplasty	I
Endovascular aortic surgery	II
Reconstruction of the carotid artery	I
Endovascular surgery of carotid arteries	II
Surgery of the brain artery aneurysm	I
Endovascular surgery of brain arteries	II
Reconstruction of the subclavian artery	I
Endovascular surgery of the subclavian artery	II
Reconstruction of the renal artery	I
Endovascular surgery of the renal artery	II
Reconstruction of other visceral branches of the abdominal aorta	I
Endovascular surgery of visceral branches of the abdominal aorta	II

NAME OF PROCEDURE	CLASS
Emergency surgery of the iliac artery aneurysm	I
Reconstruction of the iliac artery	I
Endovascular surgery of the iliac artery	II
Emergency surgery of the femoral artery aneurysm	I
Reconstruction of the femoral artery	I
Endovascular surgery of the femoral artery	III
Revision of reconstruction of other arteries	III
Excision of other arteries	III
Surgical repair of other arteries	III
Endovascular therapeutic surgery of other arteries	III
Arterial-venous anastomosis	III
Anastomosis of the portal vein or its tributary	I
Creation of a valve in a peripheral vein	III
Surgery of varicose veins of the lower extremity with elimination of the saphenous vein	III
Open-approach removal of a venous thrombus	III
Endovascular therapeutic surgery of the veins	III
Urinary system	
Transplantation of the kidney	II
Radical nephrectomy	II
Partial nephrectomy	II
Open excision of a renal lesion	II
Open renal repair surgery	II
Incision of the kidney	II
Endoscopic removal of a renal stone	III
Nephrostomy-approach renal surgery	III
Ureterectomy	II
Creation of a ureteric fistula (diversion)	II
Reimplantation of the ureter	II
Surgical repair of the ureter	II
Incision of the ureter	II
Nephroscopic therapeutic surgery of the ureter	II
Ureteroscopic therapeutic surgery of the ureter	III
Surgery of the ureteric orifice	III
Radical cystectomy	I
Partial cystectomy	II
Augmentation of the urinary bladder	II
Surgical creation of a vesicocutaneous fistula (diversion)	III
Endoscopic removal of a vesicular lesion	II
Endoscopic augmentation of the bladder capacity	III
Plasty of the bladder outlet in the female from the abdominovaginal approach	II
Plasty of the bladder outlet in the female from the abdominal approach	II
Transvaginal surgery of the bladder outlet in the female	II
Therapeutic endoscopic bladder outlet surgery in the female	III
Open prostatectomy	II
Endoscopic surgery of the bladder outlet in the male	III
Urethrectomy	II
Surgical repair of the urethra	II
Therapeutic endoscopy of the urethra	III
Surgery of the urethral meatus	III
Male genital organs	
Scrotectomy	III
Bilateral orchidectomy	II

NAME OF PROCEDURE	CLASS
Excision of a testicular lesion	III
Unilateral orchiectomy	III
Bilateral orchidopexy of undescended testes	II
Implantation of a testicular prosthesis	III
Surgery of hydrocele	III
Surgery of the epididymis	III
Vasectomy	III
Surgical repair of the spermatic cord	II
Surgery of the varicocele	III
Operation of the seminal vesicles	II
Phallectomy	II
Excision of a penile lesion	III
Phalloplasty	III
Prosthetic reconstruction of the penis	III
Surgery of the prepuce	III
Female reproductive system	
Surgery of the clitoris	III
Operation of the Bartholin's gland	III
Vulvectomy	II
Resection of a vulvar lesion	III
Surgical repair of the vulva	III
Colpotomy	III
Colpectomy	III
Incision of vaginal adhesions	III
Excision of a vaginal lesion	III
Colpoplasty	III
Plasty of the prolapsed vagina with resection of the uterine cervix	III
Plasty of the vaginal vault	III
Surgery of the Douglas' pouch	III
Cervicectomy	III
Excision of a cervical lesion	III
Total abdominal hysterectomy	II
Vaginal hysterectomy	II
Therapeutic endoscopic surgery of the uterus	III
Total bilateral adnexectomy	II
Total unilateral adnexectomy	III
Partial salpingectomy	III
Implantation of a tubal prosthesis	III
Surgical bilateral closure of tubal lumina	III
Salpingotomy	II
Surgery of the fimbriae of uterine tube	III
Partial oophorectomy	III
Surgical ablation of an ovarian lesion	III
Surgical repair of the ovary	III
Endoscopic surgery of the ovary	III
Surgery of the broad ligament of uterus	III
Surgery of other uterine ligaments	III
Skin	
Distant musculocutaneous flap grafting	II
Distant fasciocutaneous flap grafting	III
Distant pedunculated skin flap grafting	III
Haired skin flap grafting	III

NAME OF PROCEDURE	CLASS
Innervated skin flap grafting	II
Scar release with the use of a skin flap	III
Local grafting of a musculocutaneous flap	III
Local grafting of a fasciocutaneous flap	III
Local grafting of a subcutaneous tissue-pedunculated skin flap	III
Mucosal flap grafting	III
Mesh skin autograft	III
Mucosal transplant	III
Transplantation of a different tissue into the skin	III
Subcutaneous introduction of an expander	III
Revision of expander in the subcutaneous tissue	III
Soft tissues	
Partial resection of the thoracic wall	II
Reconstruction of the thoracic wall	II
Open pleurectomy	II
Endoscopic therapeutic operation of the pleura	III
Surgical repair of ruptured diaphragm	I
Simple resection of the inguinal hernia	III
Primary plasty of the inguinal hernia	III
Plasty of recurrent inguinal hernia	II
Primary plasty of the femoral hernia	III
Plasty of recurrent femoral hernia	II
Plasty of the umbilical hernia	III
Primary plasty of incisional hernia	III
Plasty of recurrent incisional hernia	II
Plasty of abdominal hernia of different location	III
Surgery of the umbilicus	III
Open resection of a peritoneal lesion (excl. release of peritoneal adhesions)	III
Open drainage of the peritoneal cavity	III
Surgery of the omentum	III
Surgery of mesentery of the smaller intestine	III
Surgery of colonic mesentery	III
Surgery of the posterior wall of the peritoneal cavity	III
Therapeutic endoscopic surgery of the peritoneum	III
Fascia grafting	III
Abdominal fasciectomy	III
Resection of a fascial lesion	III
Resection of a ganglion	III
Repeat resection of a ganglion	III
Surgery of the synovial bursa	III
Transposition of a tendon	III
Tenectomy	III
Primary surgical repair of the tendon	III
Secondary surgical repair of the tendon	II
Tenolysis	III
Change of the tendon's length	III
Tenosynovectomy	III
Muscular transplant	II
Excision of a muscle	III
Surgical repair of the muscle (excl. simple suturing of a muscle)	III
Release of a muscular contracture	III
Radical lymphadenectomy en bloc	II

NAME OF PROCEDURE	CLASS
Lymph node drainage	III
Surgery of the lymphatic ducts	II
Surgery of the branchial cleft	III
Bones and joints	
Surgical repair of the cranium	II
Opening of the skull	I
Resection of facial bones	III
Open reposition of maxillary fracture	III
Open reposition of fractures of other facial bones	III
Mandibulectomy	II
Open reposition of mandibular fracture	III
Reconstruction of the temporomandibular joint	II
Primary surgical decompression of the cervical spine	I
Correction of surgical cervical spine decompression	II
Surgical decompression of the thoracic spine	I
Primary surgical decompression of the spine (does not include the lumbar discectomy)	I
Correction of surgical decompression of the lumbar spine	I
Surgical decompression of other spine segments	II
Primary cervical discectomy	I
Correction of cervical discectomy	I
Primaary thoracic discectomy	I
Correction of thoracic discectomy	I
Primary lumbar discectomy	II
Correction of lumbar discectomy	I
Resection of an unspecified intervertebral disc	II
Primary arthrodesis of cervical spine joints	I
Primary arthrodesis of other spinal joints	II
Correction of arthrodesis	II
Correction of spinal deformities using implantable mechanical devices	I
Resection of a spinal lesion	II
Open decompression of spinal fracture	II
Open fixation of spinal fracture	II
Complete reconstruction of the thumb	II
Complete reconstruction of the anterior foot	II
Complete reconstruction of the posterior foot	II
Surgical insertion of bone endoprothesis	II
Resection of an ectopic bone	III
Resection of a bony lesion	II
Open surgical bone fracture	II
Periarticular osteotomy	II
Diaphyseal osteotomy	II
Separation of pedal bones	III
Bone drainage	III
Primary open reposition of bone fracture with internal stabilization	II
Primary open reposition of bone fracture with external stabilization	II
Primary open reposition of articular fracture	II
Secondary open reposition of bone fracture	II
Closed reposition of bone fracture with internal stabilization	III
Closed reposition of bone fracture with percutaneous external stabilization	III
Surgical stabilization of epiphysiolysis	III
Total hip replacement with cementing	II
Cement-free total hip replacement	II

NAME OF PROCEDURE	CLASS
Total knee replacement with cementing	II
Total knee replacement without cementing	II
Total replacement of other joints with cementing	II
Total replacement of other joints without cementing	II
Placement of a femoral head prosthesis with cementing	II
Placement of a femoral head prosthesis without cementing	II
Placement of a humeral head prosthesis without cementing	II
Placement of a humeral head prosthesis without cementing	II
Prosthetic replacement of another joint with cementing	III
Prosthetic replacement of another joint without cementing	III
Arthrodesis of the hallux	III
Other joint arthrodesis with extraarticular bony grafting	III
Arthrodesis of another joint with a different bony graft	III
Correction of arthrodesis of other joints	III
Arthrolysis of an arthrodetic joint	II
Primary surgical reposition of traumatic joint luxation	II
Secondary open reposition of traumatic joint luxation	III
Open surgery of the semilunar cartilage	II
Prosthetic reconstruction of a tendon	II
Prosthetic support of a tendon	III
Open joint-stabilizing surgery	II
Release of a joint contracture	III
Surgery of periarticular structures of the hallux	III
Therapeutic endoscopy of the semilunar cartilage	III
Therapeutic endoscopy of other articular cartilages	III
Therapeutic endoscopy of other articular structures	III
Therapeutic endoscopy of the knee joint	III
Therapeutic endoscopy of other joints	II
Miscellaneous items	
Reimplantation of the upper extremity	II
Reimplantation of the lower extremity	II
Reimplantation of another organ	II
Implantation of a prosthesis of an extremity	I
Amputation of the upper extremity at the brachial level	II
Hand amputation at the wrist level	III
Amputation of the lower extremity at the femoral level	II
Amputation of the lower extremity at the level of the lower leg and foot	III
Amputation of the toe	III

[signed]
Dariusz Krzewina
CEO of PZU Life

[signed]
Rafał Grodzicki
PZU Life Management Board member

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