GENERAL TERMS AND CONDITIONS OF THE SPECIALIST TREATMENT GROUP RIDER

Code of terms and conditions: LCGP32

GENERAL PROVISIONS

§ 1

These general terms and conditions of insurance shall be applicable to specialist treatment 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) **ablation** – procedure utilizing radio frequency current to treat heartbeat disorders,
   2) **chemotherapy** – system treatment of cancer using at least one anti-cancer drug classified as L group agent according to ATC, administered parenterally,
   3) **cardioverter/defibrillator** – electronic device with detection and defibrillation functions, implanted in patients with serious beat disorders, originating in ventricle, or episodes of sudden cessation of circulation,
   4) **radiotherapy** – treatment of cancer using ionizing radiation,
   5) **cardiac pacemaker** – (heart stimulator, cardiac stimulator) electronic device to stimulate heartbeat, implanted in the patient's body,
   6) **interferon therapy** – parenteral administering of interferon as a method of treating chronic viral hepatitis C.
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 rider covers specialist treatment of the insured during the term of PZU Life's liability, which includes:

1) chemotherapy or radiotherapy,
2) interferon therapy,
3) implantation of a cardioverter/ defibrillator,
4) implantation of cardiac pacemaker,
5) ablation.

BENEFITS UNDER THE AGREEMENT

§ 5

In the event of specialist treatment, PZU Life shall pay benefit of 100% of the sum insured prevailing on the date of:

1) applying the first drug dose in the event of chemotherapy and interferon therapy,
2) applying the first dose of ionizing radiation,
3) implantation of cardioverter/defibrillator, cardiac pacemaker, or ablation.

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 is 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 are 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 does 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) elapse of the rider agreement's term if it is not extended,
4) elapse of the period, for which premium was transferred, if the insured resigns from the rider,
5) elapse of the rider agreement termination notice period,
6) termination of the rider agreement.

EXEMPTIONS FROM AND LIMITATIONS OF PZU LIFE'S LIABILITY

§ 16

1. In the period of the first 90 days, starting from the beginning date of liability towards the insured (waiting period), PZU Life shall not be liable for specialist treatment, without prejudice to section 2.

2. The waiting period shall not apply if the need for specialized treatment has been caused by an accident.

§ 17

PZU Life shall not cover specialist treatment which commenced prior to beginning PZU Life's liability toward the insured.

§ 18

1. In the event that PZU Life pays benefits under the following:

1) chemotherapy or radiotherapy,
2) interferon therapy,
3) implantation of a cardioverter/ defibrillator,
4) implantation of cardiac pacemaker,
5) ablation,

PZU Life's liability for the specialist treatment shall expire.

2. In the event both radiotherapy and chemotherapy are performed on the insured, PZU Life shall pay out one benefit only

PERSONS ENTITLED TO RECEIVE THE SERVICES

§ 19

A person entitled to receive services is 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 notification,
2) medical documentation confirming the specialist treatment,
3) other documents needed to ascertain that the claim is justified – upon PZU Life's request.

2. PZU Life shall decide whether the claim will 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/345/2007 adopted by the PZU Life Management Board on 17 July 2007 with amendments approved by Resolution no. UZ/145/2009 adopted by the PZU Life Management Board on 14 May 2009 and Resolution no. UZ/19/2011 adopted by the PZU Life Management Board on 24 January 2011.

2. These general terms and conditions shall come into effect on 1 April 2011.

[signed]
Dariusz Krzewina
CEO of PZU Life

[signed]
Rafał Grodzicki
PZU Life Management Board member

PZUŻ 7982/3