GENERAL TERMS AND CONDITIONS OF THE INSURED'S PERMANENT ACCIDENTAL DISABILITY GROUP RIDER

Code of terms and conditions: TIGP32

GENERAL PROVISIONS

§ 1

These general terms and conditions of insurance shall be applicable to agreements for the insured's permanent accidental disability group rider 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) **total permanent disability** – accidental damage to the insured's body, resulting in the permanent and total inability to work in any profession and to exist independently on permanent basis;
   2) **partial permanent disability** – accidental damage to the insured's body consisting in a physical loss of an organ or organs listed in these general terms and conditions of insurance or in a total loss of function in that organ or organs;
   3) **permanent disability** – total permanent disability or partial permanent disability.
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 permanent accidental disability of the insured, which occurs during the term of PZU Life's liability.

SERVICES PROVIDED UNDER THE AGREEMENT

§ 5

1. Under the agreement, PZU Life shall pay out the following benefits in the event of:
   1) total permanent disability – 100% of the sum insured valid as at the date of the accident;
   2) partial permanent disability – a percentage of the sum insured valid as at the date of the accident, as specified in the following table:

TYPE OF BODILY DAMAGE	INCLUDING	% OF THE SUM INSURED	
		Right	Left
Loss of an upper limb	forearm, hand, fingers	70%	60%
Loss of a forearm	hand, fingers	65%	55%
Loss of a hand	toes	60%	50%

TYPE OF BODILY DAMAGE	INCLUDING	% OF THE SUM INSURED
Loss of a finger		7% per finger
Loss of a thumb		20%
Loss of all fingers		50%
Loss of a lower limb	lower leg, foot, toes	75%
Loss of a lower leg	foot, toes	60%
Loss of a foot	toes	50%
Loss of a toe, except for the big toe		3% per toe
Loss of a big toe		10%
Loss of all toes		25%
Total loss of sight		100%
Loss of sight in one eye		30%
Total loss of speech		100%

2. If the insured proves that he/she is left-handed, then the percentage values of the sum insured due for the loss of right upper limb, right forearm or right hand specified above shall be applicable to the loss of left upper limb, left forearm or left hand.

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 amount is set in the proposal to conclude the agreement, confirmed with a policy and is equal to the sum insured in basic insurance.
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) payment of benefit in the amount stated in § 18 sec. 1 or sec. 2;
4) elapse of the rider agreement's term if it is not extended;
5) elapse of the period, for which premium was transferred, if the insured resigns from the rider;
6) elapse of the rider agreement termination notice period;
7) termination of the rider agreement.

EXCLUSIONS FROM AND LIMITATIONS OF PZU LIFE'S LIABILITY

§ 16

PZU Life shall not be liable for results of an accident that occurred before PZU Life's liability towards the insured began, or which resulted from the following:

1) as a result of wartime activities or the insured's active participation in acts of terror or mass social unrest;
2) as a result of insured's action or intended action satisfying statutory definitions of an intentional offense;
3) as a result of motor accident where the insured drove the vehicle:
   a) without authorizations defined in applicable law, required to drive such vehicle,
   b) after consumption of alcohol, in a state of inebriation, under the influence of narcotics, intoxicants, psychotropic substances or replacement drugs 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 the applicable regulations on counteracting drug addiction, which was the cause of the accident;
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.

§ 17

All benefits paid out during the term of PZU Life's liability cannot exceed 200% of the sum insured.

§ 18

1. If the events mentioned in § 5 sec. 1 are caused by a single accident, PZU Life shall pay out the maximum of 100% of the sum insured.
2. If the events mentioned in § 5 sec. 1 are caused by several accidents, PZU Life shall pay out the maximum of 200% of the sum insured.
3. If, as a result of one accident, the insured is entitled to receive the benefit for total permanent disability and for partial permanent disability, PZU Life shall pay out the larger of the two amounts.

PERSONS ENTITLED TO RECEIVE THE BENEFIT

§ 19

The right to receive the benefit for permanent accidental disability 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 notification;
   2) medical documentation confirming the permanent disability;
   3) other documents needed to ascertain that the claim is justified – upon PZU Life's request.
2. PZU Life shall decide whether or not to accept the claim for permanent accidental disability on the basis of documentation referred to in sec. 1, an opinion of or a decision made by the decision-making physician it indicated and possibly results of medical examination it ordered.
3. PZU Life shall cover the cost of decisions made by the decision-making physician it appointed and the cost of medical examination it ordered.

§ 21

1. The right to receive the benefit shall be granted provided that, from the medical point of view, there is a normal cause-and-effect relationship between the accident and the permanent disability.
2. Permanent disability shall be ascertained without delay after the completion of treatment and the rehabilitation period – no later than in the 24th month after the date of the accident. Any later change of the extent of permanent disability (improvement or deterioration) shall not form grounds for changing the benefit amount.
3. In the event of a loss of, or damage to, an organ, whose functions prior to the accident were already impaired, the permanent partial disability percentage shall be specified as the difference between the degree of partial permanent disability attributed to a given organ after the accident and the degree of partial permanent disability existing immediately prior to the accident.

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 the 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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