GENERAL TERMS AND CONDITIONS OF THE GROUP RIDER FOR DISMEMBERMENT CAUSED BY MYOCARDIAL INFARCTION OR INTRACEREBRAL HEMORRHAGE

Code of terms and conditions: TZGP32

General provisions

§ 1

These general terms and conditions of insurance shall be applicable to group rider agreements for the insured's dismemberment caused by myocardial infarction or intracerebral hemorrhage 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) i**ntracerebral hemorrhage** – extravasation of blood to the brain tissue,
   2) **dismemberment** – permanent damage to an organ or system, consisting in the physical loss of that organ or system or a handicap to its function, with no prognosis of improvement,
   3) **myocardial infarction** – only such myocardial infarction that causes:
      a) 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:
         – clinical symptoms of ischemia (e.g. chest pain),
         – changes in the electrocardiogram (EKG) typical for newly-formed ischemia,
         – new segmental contractility disorder in imaging examinations,

      or

      b) increase of cardiac biomarker concentration up to the level exceeding three times the upper level of the norm, while the starting level was correct – in the event of **percutaneous coronary intervention (PCI)**,

      or

      c) increase of cardiac biomarker concentration – in the event of a **coronary artery bypass grafting (CABG)** – up to the level exceeding five times the upper level of the norm, while the starting level was correct, and manifestation of one of the following symptoms:
         – new pathological Q waves or new left branch block of the His bundle,
         – angiographically documented obstruction of the coronary bypass or new obstruction of the native coronary artery,
         – new myocardial necrosis documented with an imaging examination.
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 the insurance

§ 3

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

§ 4

The insurance covers the occurrence of the insured's dismemberment resulting from a myocardial infarction or intracerebral hemorrhage, which occurs during the term of PZU Life's liability.

Benefits under the agreement

§ 5

PZU Life shall pay out a benefit for the occurrence of dismemberment in the amount specified in the proposal to conclude an agreement and confirmed by a policy, as a percentage of the sum insured in effect on the date of the myocardial infarction or intracerebral hemorrhage, per 1% of dismemberment.

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) 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.

Persons entitled to receive benefits

§ 16

The right to receive the benefit for the insured's dismemberment caused by myocardial infarction or intracerebral hemorrhage shall be vested in the insured.

Performance of obligations

§ 17

1. The person requesting performance of the obligation under the agreement shall submit the following to PZU Life:
   1) claim notification,
   2) 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 dismemberment and on its extent (percentage) on the basis of documentation referred to in sec. 1, an opinion of or 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.

§ 18

1. The right to receive benefits shall be granted, provided that from the medical point of view there is a normal cause-and-effect relationship between the myocardial infarction and the intracerebral hemorrhage and the insured's dismemberment.
2. The right to receive the benefit for the insured's dismemberment shall be granted for the maximum of 100% of the insured's dismemberment caused by one myocardial infarction or intracerebral hemorrhage.

§ 19

1. The extent (percentage) of dismemberment shall be set after the end of the treatment and the rehabilitation period.
2. If the treatment and rehabilitation period have not ended 4 months after the date of the myocardial infarction or intracerebral hemorrhage, PZU Life shall request an opinion or decision from the decision-making physician and possibly order a medical examination and pay out the undisputable part of the benefit.
3. If a decision-making physician cannot determine the final extent (percentage) of dismemberment, PZU Life shall make another request to the decision-making physician, however no later than in the 24th month after the date of the myocardial infarction or intracerebral hemorrhage, in order to determine the final extent (percentage) of dismemberment.
4. In event of loss of or damage to an organ or system, which was damaged before the myocardial infarction or intracerebral hemorrhage due to idiopathic illness or injury, which influences the assessment of the current extent (percentage) of dismemberment, the extent (percentage) of dismemberment shall be set according to an analysis as the difference in the condition of a given organ or system before the myocardial infarction or intracerebral hemorrhage and the condition after the myocardial infarction or intracerebral hemorrhage.
5. When determining the extent (percentage) of dismemberment, the dismemberment percentage assessment table shall be applied, which constitutes an attachment to general terms and conditions of insurance.
6. When determining the extent (percentage) of dismemberment, the type of work or activities performed by the insured shall be disregarded.
7. After determining the extent (percentage) of dismemberment, no subsequent change, concerning either improvement or deterioration, shall form the grounds for changing the benefit amount.

§ 20

The benefit shall be paid out in a single payment in the full amount due, without prejudice to § 19 sec. 2 and 3.

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/172/2010 adopted by the PZU Life Management Board on 23 June 2010 and amendments approved by 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 7990/1