

Group life insurance program from 01.03.2026 for employees Łukasiewicz – PORT

Dear Sirs!

We would like to inform you that the Łukasiewicz – PORT with the participation of BBU Maxima Fides Sp. z o.o., conducted a competition for the service of group life insurance for employees and family members of employees, as a result of which the most advantageous offer was submitted by PZU Życie SA.

PZU Życie SA The scope of insurance and the amount of benefits for individual events <small>*cumulative amount of benefits</small>	NEW INSURANCE CONDITIONS	
	Amount of benefit paid - PLN	
	VARIANT 1	VARIANT 2
Death of the insured	100 000	160 000
Death of the insured due to a personal accident*	200 000	360 000
Death of the insured due to a traffic accident*	300 000	460 000
Death of the insured caused by accident at work*	300 000	460 000
Death of the insured due to a traffic accident at work*	400 000	560 000
Death of the Insured due to a heart attack or a stroke*	110 000	260 000
Permanent damage to the health of the insured as a result of an accident – benefit for 1% of the damage	460	840
Bodily injuries not listed in the table of permanent health impairment, requires at least 2 medical visits – one-time benefit	230	420
Permanent damage to the health of the insured as a result of a heart attack or stroke – benefit for 1% of the damage	200	200
Death of a spouse or a life partner indicated in the declaration of insurance	16 000	22 000
Death of a spouse or a life partner indicated in the declaration of insurance due to a personal accident *	31 000	62 000
Death of a parent of the insured or the parent of the spouse or the life partner of the insured	2 000	-
Death of a parent of the insured or the parent of the spouse or the life partner of the insured due to a personal accident *	4 000	-
Birth of a child and adoption of a child up to 18 years of age	1 800	-
Birth of a child who was diagnosed with a congenital defect before the age of 3	2 000	-
Birth of a child with an Apgar score below 6	2 000	-
Stillbirth - if the birth was registered	3 600	-
Serious illnesses of the insured	8 200	22 000
Occurrence of malignant tumor in the insured at an early stage	2 050	5 500
HOSPITAL STAY paid from the 1st day as a result of illness and from the 1st day as a result of an accident. - benefit paid for a maximum of 365 days in the policy year.		
Hospital stay due to illness – daily benefit	80	150
Hospital stay due to an accident – daily benefit for the first 14 days / from the 15th day	240 / 160	375 / 300
Hospital stay due to a traffic accident or an accident at work* – daily benefit for the first 14 days / from the 15th day	288 / 160	450 / 300
Hospital stay due to a traffic accident at work * – daily benefit for the first 14 days / from the 15th day	336 / 160	525 / 300
Hospital stay due to heart attack or stroke* – daily benefit for the first 14 days / from the 15th day	200 / 80	300 / 150
Stay in an Intensive Care Unit – one - time benefit	800	1 500
Pharmacy card after hospital stay - max. 3 x in the policy year	250	250
Surgical operations of the insured person – a list of surgical operations divided into 5 classes: I class - 100%, II class - 50%, III class - 30%, IV and V class - 10% of the sum insured (s. i.), over 600 medical procedures	s. i. 5 200	s.i. 11 000
Specialist treatment	2 100	4 100
Required number of employees to implement the contract	Minimum total 111 employees	
MONTHLY PREMIUM PER PERSON	50,- PLN	68,- PLN

BASIC INFORMATION ABOUT THE PROGRAM

- ❖ **Entitled to insurance:** the following persons may join the insurance: employees, spouses / life partners and adult children of employees - persons who on the day of signing the declaration are not on sickness leave, in hospitals (or identical institutions) and for whom incapacity for work or service has not been recognized ([the record does not apply to persons continuing insurance joining from March 1, 2026](#)).
- ❖ **Choice of insurance option:** each person joining the insurance has the right to choose one of the two presented insurance variants. The employee and family member can benefit from different variant
- ❖ **Each insured person may additionally choose insurance coverage under the Additional Packages** (Scopes of benefits in Annexes 1, 2 and 3):
 - **Child Protection,**
 - **Heart Support,**
 - **Cancer Support.**
- ❖ **Admission age:** employees of the SBŁ - PORT and their family members who are over 18 years of age and **under 69 years of age** on the date of submitting the declaration of accession will be entitled to join the insurance. Persons who are **employees** of the SBŁ - PORT who are over 69 years of age and **under 78 years of age** will be able to join the insurance, provided that they were covered by insurance cover under group insurance functioning in the SBŁ - PORT immediately before the conclusion of this insurance contract.
- ❖ **NO GRACE PERIOD** for **EMPLOYEES** and **FAMILY MEMBERS** joining the program within the **first two months** from the date of implementation of the above offer - i.e. [from March 1 and April 1, 2026](#).
- ❖ Family members who join the contract **must submit a health declaration**, which is included in the PZU Życie declaration document. **EXCEPTION** – the health declaration does not apply to family members joining from March 1, 2026, and from April 1, 2026.
- ❖ **Grace periods for EMPLOYEES and FAMILY MEMBERS** joining the program **within three months from** the date of employment of the employee, from the date of marriage, as well as from the child's turning 18:
 - surgical operations not related to an accident – a grace period of **180 days** applies,
 - serious illnesses of the insured, occurrence of a malignant tumour at an early stage:– a grace period of **90 days** applies,
 - specialist treatment – a grace period of **90 days** applies,
 - hospital treatment not related to an accident – a grace period of **30 days** applies.
- ❖ **Additional grace periods for EMPLOYEES and FAMILY MEMBERS** joining the program **after three months from** the date of employment of the employee, from the date of marriage, as well as from the child's turning 18:
 - deaths not related to an accident – a grace period of **6 months** applies,
 - birth of a child, birth of a child who was diagnosed with a congenital defect before the age of 3, Birth of a child with an Apgar score below 6 – grace period of **9 months** applies.
- ❖ **Specialist treatment** – payment of an additional benefit in the case of using the treatment method: ablation, cancer chemotherapy, cancer radiotherapy, dialysis, Gamma Knife or Cyber Knife cancer radiotherapy, interferon therapy, radioiodine therapy of non-cancerous thyroid diseases, implantation of a cardioverter-defibrillator, implantation of a pacemaker (pacemaker), implantation of a resynchronization pacemaker. In the case of cancer radiotherapy, cancer chemotherapy and Gamma Knife or Cyber Knife cancer radiotherapy performed by the Insured, the benefit will be paid only for one event.
- ❖ **The catalogue of serious illnesses of the insured person includes 46 disease entities:** Bacterial encephalitis or meningitis, bacterial endocarditis, echinococcosis with brain involvement, Lyme disease with heart involvement, Lyme disease with nervous system involvement (neuroborreliosis), complete loss of speech, complete loss of hearing in both ears, complete loss of sight in both eyes, Alzheimer's disease, Creutzfeldt-Jakob disease, Huntington's disease, Crohn's disease with complications, motor neuron disease (amyotrophic lateral sclerosis), ischemic heart disease treated with bypass surgery, Parkinson's disease, tuberculosis requiring hospital treatment, tick-borne encephalitis, aplastic anaemia, benign brain tumor, malignant tumor, burn requiring hospital treatment, paralysis of the limbs due to spinal cord injury, chronic kidney disease with renal replacement therapy, rheumatoid arthritis with disability, brain abscess treated Surgically, end-stage liver failure, sepsis, multiple sclerosis, coma with severe consequences due to brain damage, surgically treated abdominal aortic aneurysm, surgically treated thoracic aortic aneurysm, tetanus, systemic lupus erythematosus with internal organ involvement, transplantation, stroke with permanent neurological deficit, craniocerebral trauma, loss of limb, ulcerative colitis with complications, rabies, HIV infection due to transfusion, occupational HIV infection, infected pancreatic necrosis, valvular heart disease treated surgically with valve implantation, pulmonary embolism, heart attack, gas gangrene.

ADDITIONAL COVER

Additional Packages - admission age: employees of the SBŁ - PORT and their family members who are over 18 years of age and under 69 years of age on the date of submitting the declaration of accession.

- ❖ **CHILD PROTECTION:** you can receive financial support e.g. in the event of a hospitalisation, health damage or severe disease of the child, including malignant tumour, neuroborreliosis, sepsis.
One contribution per package – regardless of the number of children under 25 years of age, if they are studying.
Hospital treatment of the child - not shorter than 4 days.

Grace periods:

- serious illness of the child - a grace period of **90 days** applies,
- hospital treatment not related to an accident – a grace period of **30 days** applies.

NO GRACE PERIOD only for the people joining the program within the **first three months** from the date of implementation of the above offer.

Serious illness of the child - the catalogue includes 26 disease entities: bacterial endocarditis, total loss of hearing in at least one ear, total loss of sight in at least one eye, Crohn's disease, severe burn, type 1 diabetes, muscular dystrophy, sudden poliomyelitis (poliomyelitis), neuroborreliosis, aplastic anaemia, hemolytic anaemia, benign brain tumor, malignant neoplasm, paralysis of the limbs due to damage to the spinal cord, chronic renal failure, end-stage liver failure, sepsis (septicaemia), coma, tetanus, systemic lupus erythematosus, transplantation, loss of limb, Rabies, HIV infection through transfusion, encephalitis, meningitis.

- ❖ **CANCER SUPPORT:** you can count on the payment of benefits not only for the cancer diagnosis, but also for chemotherapy or radiation therapy. **Hospital treatment - not shorter than 4 days.**

All persons who wish to join the contract submit an **additional declaration regarding health**, which is included in the PZU Życie declaration document.

Grace periods:

- serious oncological illness, occurrence of a malignant tumour at an early stage - a grace period of **90 days** applies,
- specialist treatment, specialist cancer treatment - a grace period of **90 days** applies,
- hospital treatment not related to an accident – a grace period of **30 days** applies.

- ❖ **HEART SUPPORT:** you can count on benefits not only for circulatory system diseases, but also for specialist treatment or hospital stays. **Hospital treatment - not shorter than 4 days.**

All persons who wish to join the contract submit an **additional declaration regarding health**, which is included in the PZU Życie declaration document.

Grace periods:

- serious circulatory system diseases - a grace period of **90 days** applies,
- specialist treatment, specialist treatment of circulatory system diseases - a grace period of **90 days** applies,
- hospital treatment not related to an accident – a grace period of **30 days** applies.

Serious circulatory system diseases - the catalogue includes 12 disease entities: bacterial endocarditis, ischemic heart disease treated with bypass grafting, conduction system disease treated surgically with pacemaker implantation, hypertrophic cardiomyopathy, Takotsubo cardiomyopathy, abdominal aortic aneurysm treated surgically, thoracic aortic aneurysm treated surgically, stroke with permanent neurological deficit, heart transplantation, valvular heart disease treated surgically with valve implantation, heart attack, pulmonary embolism.

General Terms and Conditions of Insurance: the following applies: the offer of PZU Życie S.A. and the general terms and conditions of group insurance PZU na Życie PLUS together with additional insurance, available from persons servicing insurance in the workplace, PZU Życie S.A. outlets and at www.pzu.pl/sbl-port
– please read the GTC.

The new program includes 10% discounts within the PZU SA products i.e.:

PZU SA AUTO discounts:

- PZU AUTO (gr. 4000) on selected products:
 - 401 – PZU Auto AC,
 - 403 – PZU Auto OC,
 - 407 – PZU Auto NNW Max,

Property of PZU SA:

- PZU House (gr. 5000);
- PZU Farm (gr. 8000):
 - 818010 – PZU Agricultural Property Mandatory buildings,
 - D18020 – PZU Farm OC obligatory farmer,
 - 818030 – PZU Agricultural Property,
 - 118040 – PZU Farm NNW,
- PZU NNW – gr. 701 general accident offer template, individual and family contracts,
- PZU Woyager – gr. 711, individual agreements.

The calculation of discounts is subject to, among others, the following regulations:: The sum of the discounts obtained for a given type of insurance may not result in a reduction of the minimum premium specified in the general terms and conditions of insurance and the premium scale; The discount resulting from holding group life insurance in PZU Życie SA is calculated last on the amount of the premium calculated on the basis of the tariff for a given type of insurance; Discounts granted under the PZU Help in Life Club card cannot be combined with other promotions (sales initiatives) operating in PZU SA. The discount is available to the Card holder who is the owner or co-owner of the subject of insurance and applies to insurance of property not used for business activity. In the case of motor insurance, the owner/co-owner is determined on the basis of the vehicle registration certificate.

❖ **DISCOUNT PROGRAMS with PZU Help Club partners – hotline 801 102 102**

The PZU Help in Life Club is a loyalty program that provides, among others:

- offers from well-known brands prepared especially for club members,
- discounts on products and services of PZU partners,
- on-demand services useful in various life situations, e.g. legal advice, help from a specialist (plumber, electrician, glazier, locksmith) – 24/7 hotline.

<https://klubpzupomoc.pzu.pl/>

Joining an insurance contract online

ONLINE REGISTRATION – by completing the registration form on the [mojepzu](#) website

Stage 1 – the **EMPLOYEE** completes the application form: www.pzu.pl/sbl-port

Stage 2 – the **EMPLOYEE** joins the insurance program at mojePZU: www.moje.pzu.pl

or in the mobile application.

EMPLOYEE if he/she wants to join the insurance of a family member

- he/ she must pass on the offer to him via [mojepzu](#).



IF YOU HAVE ANY QUESTIONS ABOUT THE INSURANCE CONDITIONS, PLEASE CONTACT:

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