

# Settle your insurance...

# Health and life insurance for ING HUBS employees and their families

Stress is a major risk in working in banking and finance. Common occupational diseases include neurosis and depression, as well as eye and spine diseases. That is why you should take care of your life and health today.



For more information: https://www.pzu.pl/ing-hubs



# Group insurance at PZU SA gives the possibility to protect life and health of employees and their families.



You can receive financial support after hospitalization caused by accident or illness.

You can receive benefit in the event of death of close ones.

When you're gone, the benefits from the policy will be paid to your close ones indicated in the contract - without succession proceedings and paying inheritance tax.

# Elastic program - choose your insurance cover



OC

Life insurance - Your basic cover

Next you may choose additional packages to expand the scope of your insurance:

Child Protection package,

Cancer Support package,

In Case of Accident package,

**Close Ones Plus** package (for employees only).

You can receive financial support in the event of health problems caused by a serious illness (e.g., cancer or heart attack).



Insurance cover is valid 24 hours a day 7 days a week.

You can receive financial support in the event of an unfortunate accident which causes health damage.

## Who may take up the insurance?

Insurance program proposal is directed at:

- ING HUBS employees over 16, but under 75 years old;
- spouses, who are over 16, but under 69 years old;
- life partners and adult children of the employees, who are over 18, but under 69 years old.

### How to take out insurance?

Fill insurance declaration online and choose your insurance yourself.

You will find the manual on the next page.

Declaration filled online in mojePZU should be sent **till the 15th April 2025,** in order to begin your insurance cover from the 1st May 2025.



# MojePZU service - platform full of benefits



#### Via mojePZU service you may:



take up the group insurance

erify the scope of insurance

buy online policy PZU Auto, PZU Home, PZU Voyager

quickly report the damage online





follow the status of the reported claim

use bonuses and discounts in PZU Pomocni program

#### Open the account in moje.pzu.pl service 0000

#### To register in mojePZU service, fill the form on the website: https://www.pzu.pl/ing-hubs

Within minutes from sending the data on the form, you will get an e-mail with invitation to register, or login.

> The same e-mail and phone number cannot be used for more than one mojePZU account.

- Use the link from the received e-mail
- Enter the basic data: first and last name and PESEL
- Enter the code received in e-mail

**ATTENTION!** Authentication code is valid for 3 days from receiving the message. You will find the final date to use it in your e-mail. If you do not register within the stated period, you should complete the form again.



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Set the password, complete contact data and statements.

**ATTENTION!** Password has to have at least 8 characters and contain at least one uppercase and lowercase letter, a number and a special character, e.g.! or (a).



Enter the code and finish registration.

If you opened an account in mojePZU application, or already have one, log into your account, click in PZU Offer (Oferta PZU) - My offers (Moje oferty) - Details (Szczegóły):

Choose the scope of insurance you are interested in.

Complete the missing data

- 3 Indicate beneficiaries and life partner, if you have one
- (4) Mark declaration of will 5 Send it to your workplace.
- ATTENTION! If you do not indicate a life partner, you will not be able to add him/ her to the insurance.

## How to report a claim?



via application form on pzu.pl - you may upload scans or pictures of required documents



at the call centre number 801 102 102, or 22 566 55 55 (charge in accordance with operator's price table)



in person - in the nearest PZU branch. The list of branches can be found on our website pzu.pl



online via mojePZU service

## Life insurance proposal

The table below presents the scope of insurance and the amount of benefits for individual events. For some events, the amounts presented are the sum of the benefits resulting from two or more General Terms and Conditions (GTC)

SCOPE OF INSURANCE	VARIANT 1	VARIANT 2	VARIANT 3	VARIANT 4	VARIANT 5	VARIANT 6
Name of variant	1	2	3	4	5	6
Insurance for:	the primary insured, and insured's close one: spouse, life partner, adult child	the primary insured, and insured's close one: spouse, life partner, adult child	the primary insured, and insured's close one: spouse, life partner, adult child	the primary insured, and insured's close one: spouse, life partner, adult child	the primary insured, and insured's close one: spouse, life partner, adult child	the primary insured, and insured's close one: spouse, life partner, adult child
SUPPORT FOR CLOSE ONES						
• death of the insured	PLN 80,000	PLN 104,000	PLN 136,000	PLN 84,000	PLN 109,200	PLN 142,800
• death of the insured caused by an unfortunate accident	PLN 160,000	PLN 208,000	PLN 272,000	PLN 168,000	PLN 218,400	PLN 285,600
• death of the insured caused by traffic accident	PLN 240,000	PLN 312,000	PLN 408,000	PLN 252,000	PLN 327,600	PLN 428,400
• death of the insured caused by accident at work	PLN 240,000	PLN 312,000	PLN 408,000	PLN 252,000	PLN 327,600	PLN 428,400
<ul> <li>death of the insured caused by traffic accident at work</li> </ul>	PLN 320,000	PLN 416,000	PLN 544,000	PLN 336,000	PLN 436,800	PLN 571,200
• death of the insured caused by myocardial infarction or stroke	PLN 160,000	PLN 208,000	PLN 272,000	PLN 168,000	PLN 218,400	PLN 285,600
• orphaning the child	PLN 5,000	PLN 6,000	PLN 7,500	PLN 5,000	PLN 6,000	PLN 7,500
SUPPORT FOR YOU						
• death of the spouse or life partner	PLN 15,000	PLN 20,020	PLN 25,500	PLN 16,000	PLN 21,060	PLN 26,180
• death of the spouse or life partner caused by unfortunate accident	PLN 30,000	PLN 40,020	PLN 50,500	PLN 32,000	PLN 42,060	PLN 52,700
• death of the child	PLN 4,000	PLN 5,000	PLN 6,000	PLN 4,500	PLN 5,500	PLN 6,200
• death of the child caused by an unfortunate accident	PLN 8,000	PLN 10,000	PLN 12,000	PLN 9,000	PLN 11,000	PLN 12,500
• death of the insured's parent, or spouse's/ life partner's parent	PLN 2,600	PLN 3,400	PLN 4,400	PLN 2,700	PLN 3,500	PLN 4,500
• death of the insured's parent, or spouse's/ life partner's parent caused by an unfortunate accident	PLN 5,500	PLN 7,000	PLN 9,200	PLN 6,000	PLN 7,200	PLN 9,100
• birth of a child	PLN 1,700	PLN 2,300	PLN 3,000	PLN 1,800	PLN 2,500	PLN 3,200
• stillbirth	PLN 3,400	PLN 4,600	PLN 6,000	PLN 3,600	PLN 5,000	PLN 6,400
SUPPORT IN CASE OF ILLNESS						
• serious illness of the insured - scope extended plus	PLN 8,000	PLN 9,500	PLN 11,000	PLN 8,000	PLN 9,500	PLN 11,000
• serious illness of the spouse or life partner - scope extended plus	PLN 5,000	PLN 5,500	PLN 6,000	PLN 5,000	PLN 5,500	PLN 6,000
AFTER-HOSPITALISATION SUPPORT						
• hospital treatment of the insured:	minimum 2- days hospitalization as a result of illness, or minimum 1- days hospitalization as a result of accident	minimum 2- days hospitalization as a result of illness, or minimum 1- days hospitalization as a result of accident	minimum 2- days hospitalization as a result of illness, or minimum 1- days hospitalization as a result of accident		minimum 2- days hospitalization as a result of illness, or minimum 1- days hospitalization as a result of accident	minimum 2- days hospitalization as a result of illness, or minimum 1- days hospitalization as a result of accident
° for each day of hospitalization being result of illness	PLN 80	PLN 95	PLN 120	PLN 85	PLN 100	PLN 125
<ul> <li>o for each day of the hospitalization being result of accident (for first 14 days of the first stay)</li> </ul>	PLN 320	PLN 380	PLN 480	PLN 340	PLN 400	PLN 500
<ul> <li>o for each day of the hospitalization being result of accident (from the 15'th day of the hospitalization)</li> </ul>	PLN 80	PLN 95	PLN 120	PLN 85	PLN 100	PLN 125

SCOPE OF INSURANCE	VARIANT 1	VARIANT 2	VARIANT 3	VARIANT 4	VARIANT 5	VARIANT 6
° for each day of the hospitalization being result of traffic accident (for first 14 days of the first hospitalization)	PLN 480	PLN 570	PLN 720	PLN 510	PLN 600	PLN 750
<ul> <li>o for each day of hospitalization being result of an accident at work (for the first 14 days of the first hospitalization)</li> </ul>	PLN 400	PLN 475	PLN 720	PLN 510	PLN 600	PLN 750
<ul> <li>o for each day of the hospitalization being result of traffic accident at work (for the first 14 days of the first hospitalization)</li> </ul>	PLN 560	PLN 665	PLN 960	PLN 680	PLN 800	PLN 1,000
° for each day of the hospitalization result of myocardial infarction or stroke (for first 14 days of the first hospitalization)	PLN 240	PLN 285	PLN 360	PLN 255	PLN 300	PLN 375
° stay at the Intensive Care Unit (ICU) - single payment for the whole hospitalization	PLN 800	PLN 950	PLN 1,200	PLN 850	PLN 1,000	PLN 1,250
<ul> <li>day of convalescence for each day of sick leave (maximum for 30 days after at least 14 days of hospitalization)</li> </ul>	PLN 64	PLN 76	PLN 96	PLN 68	PLN 80	PLN 100
° outside the territory of Poland	YES	YES	YES	YES	YES	YES
pharmacy card	right to collect at a pharmacy products worth PLN 500					
specialist treatment of the insured	PLN 3,500	PLN 3,500	PLN 3,500	PLN 4,000	PLN 4,000	PLN 4,000
• surgery of the insured	YES	YES	YES	YES	YES	YES
° 1st class	PLN 8,000	PLN 8,000	PLN 10,000	PLN 9,000	PLN 9,000	PLN 11,000
• 2nd class	PLN 4,000	PLN 4,000	PLN 5,000	PLN 4,500	PLN 4,500	PLN 5,500
• 3rd class	PLN 2,400	PLN 2,400	PLN 3,000	PLN 2,700	PLN 2,700	PLN 3,300
• 4th class	PLN 800	PLN 800	PLN 1,000	PLN 900	PLN 900	PLN 1,100
• 5th class	PLN 400	PLN 400	PLN 500	PLN 450	PLN 450	PLN 550
° performed under general anesthesia	PLN 400	PLN 400	PLN 500	PLN 450	PLN 450	PLN 550
° performed during hospitalization lasting continuously over 14 days	PLN 400	PLN 400	PLN 500	PLN 450	PLN 450	PLN 550
° performed in relation to myocardial infarction or malignant tumor	PLN 400	PLN 400	PLN 500	PLN 450	PLN 450	PLN 550
° outside the territory of Poland	YES	YES	YES	YES	YES	YES
AFTER-ACCIDENT SUPPORT						
total inability to work and live independently	PLN 30,000	PLN 30,000	PLN 30,000	PLN 33,000	PLN 33,000	PLN 33,000
loss of ability in everyday life	PLN 6,000	PLN 5,000	PLN 5,000	PLN 5,500	PLN 5,500	PLN 5,500
• health damage caused by an unfortunate accident (basic scope) - for 1% of health damage	PLN 550	PLN 715	PLN 935	PLN 570	PLN 728	PLN 952
health damage caused by myocardial infarction or stroke - for 1% health     damage	PLN 550	PLN 715	PLN 935	PLN 570	PLN 728	PLN 952
INDIVIDUAL CONTINUATION						
right to continue the insurance individually	YES	YES	YES	YES	YES	YES
MONTHLY PREMIUM PER PERSON	PLN 53.50	PLN 65	PLN 80.50	PLN 56	PLN 68	PLN 83.50

SCOPE OF INSURANCE	VARIANT 7	VARIANT 8	VARIANT 9
Name of variant	7	8	9
Insurance for:	the primary insured, and insured's close one: spouse, life partner, adult child	the primary insured, and insured's close one: spouse, life partner, adult child	the primary insured, and insured's close one: spouse, life partner, adult child
SUPPORT FOR CLOSE ONES			
• death of the insured	PLN 165,000	PLN 205,000	PLN 240,000
death of the insured caused by an unfortunate accident	PLN 330,000	PLN 410,000	PLN 480,000

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· surgery of the insured         YES         YES           • surgery of the insured         YES         YES         YES           • 1st class         PLN 14,000         PLN 15,000         PLN 17,000           • 2nd class         PLN 7,000         PLN 7,500         PLN 8,500           • 3rd class         PLN 4,200         PLN 4,500         PLN 5,100           • 4th class         PLN 1,400         PLN 1,500         PLN 1,700           • 5th class         PLN 1,400         PLN 1,500         PLN 1,700           • 0 performed under general anesthesia         PLN 700         PLN 750         PLN 850           • performed during hospitalization lasting continuously over 14 days         PLN 700         PLN 750         PLN 850	• pharmacy card	pharmacy products worth	pharmacy products worth	pharmacy products worth	
· surgery of the insured         YES         YES           • surgery of the insured         YES         YES         YES           • 1st class         PLN 14,000         PLN 15,000         PLN 17,000           • 2nd class         PLN 7,000         PLN 7,500         PLN 8,500           • 3rd class         PLN 4,200         PLN 4,500         PLN 5,100           • 4th class         PLN 1,400         PLN 1,500         PLN 1,700           • 5th class         PLN 1,400         PLN 1,500         PLN 1,700           • 0 performed under general anesthesia         PLN 700         PLN 750         PLN 850           • performed during hospitalization lasting continuously over 14 days         PLN 700         PLN 750         PLN 850	• specialist treatment of the insured	PLN 6.000	PLN 7.000	PLN 8.000	
• 1st class         PLN 14,000         PLN 15,000         PLN 17,000           • 2nd class         PLN 7,000         PLN 7,500         PLN 8,500           • 3rd class         PLN 4,200         PLN 4,500         PLN 5,100           • 4th class         PLN 1,400         PLN 1,500         PLN 1,700           • 5th class         PLN 1,400         PLN 1,500         PLN 1,700           • performed under general anesthesia         PLN 700         PLN 750         PLN 850           • performed during hospitalization lasting continuously over 14 days         PLN 700         PLN 750         PLN 850				· · ·	
• 2nd class         PLN 7,000         PLN 7,500         PLN 8,500           • 3rd class         PLN 4,200         PLN 4,500         PLN 5,100           • 4th class         PLN 1,400         PLN 1,500         PLN 1,700           • 5th class         PLN 7,500         PLN 1,500         PLN 1,700           • performed under general anesthesia         PLN 7,000         PLN 7,500         PLN 850           • performed during hospitalization lasting continuously over 14 days         PLN 700         PLN 750         PLN 850					
· 3rd class         PLN 4,200         PLN 4,500         PLN 5,100           · 4th class         PLN 1,400         PLN 1,500         PLN 1,700           · 5 th class         PLN 700         PLN 750         PLN 850           · performed under general anesthesia         PLN 700         PLN 750         PLN 850           · performed during hospitalization lasting continuously over 14 days         PLN 700         PLN 750         PLN 850					
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• 5th class     PLN 700     PLN 750     PLN 850       • performed under general anesthesia     PLN 700     PLN 750     PLN 850       • performed during hospitalization lasting continuously over 14 days     PLN 700     PLN 750     PLN 850					
<ul> <li>Performed under general anesthesia</li> <li>Performed during hospitalization lasting continuously over 14 days</li> <li>PLN 700</li> <li>PLN 750</li> <li>PLN 850</li> <li>PLN 850</li> </ul>					
<ul> <li>Performed during hospitalization lasting continuously over 14 days</li> <li>PLN 700</li> <li>PLN 750</li> <li>PLN 850</li> </ul>					
	° performed under general anesthesia	PLN 700	PLN 750	PLN 850	
	<ul> <li>performed during hospitalization lasting continuously over 14 days</li> </ul>	PLN 700			

SCOPE OF INSURANCE	VARIANT 7	VARIANT 8	VARIANT 9
° performed in relation to myocardial infarction or malignant tumor	PLN 700	PLN 750	PLN 850
° outside the territory of Poland	YES	YES	YES
AFTER-ACCIDENT SUPPORT			
total inability to work and live independently	PLN 40,000	PLN 45,000	PLN 50,000
loss of ability in everyday life	PLN 7,000	PLN 7,000	PLN 7,000
<ul> <li>health damage caused by an unfortunate accident (basic scope) - for 1% of the damage</li> </ul>	PLN 1,100	PLN 1,150	PLN 1,325
health damage caused by myocardial infarction or stroke - for 1% health damage	PLN 1,100	PLN 1,150	PLN 1,325
INDIVIDUAL CONTINUATION			
right to continue the insurance individually	YES	YES	YES
MONTHLY PREMIUM PER PERSON	PLN 98	PLN 102.45	PLN 116.45

#### ADDITIONAL OPTIONS

Each insured person may individually extend the insurance conditions with additional options from the table below.

NAME OF INSURANCE	VARIANTS 1-9
INSURANCE PREMIUM	
Medical consultation and assistance abroad - basic scope	PLN 1.89
Medical consultation and assistance abroad - extended scope	PLN 2.83

The primary insured - employee who has a legal relationship with the Policyholder from Insured's close one - spouse/ life partner/ adult child of the primary insured.

#### SCOPE OF INSURANCE - ILLNESSES AND MEDICAL PROCEDURES

NAME OF INSURANCE	LIST OF ILLNESSES/ MEDICAL PROCEDURES
serious disease of the insured - scope extended plus	aplastic anemia, echinococcus of the brain, surgical treatment of coronary artery disease (by-pass), Creutzfeldt-Jakob's disease, pulmonary embolism, chronic kidney failure, malignant tumor, tick-borne encephalitis, brain abscess, sepsis, tetanus, stroke with permanent neurological defect, rabies, transfusion HIV infection, occupational HIV infection, myocardial infarction, gas gangrene, neuroborreliosis, surgical treatment of abdominal aorta disease, surgical treatment of thoracic aorta disease, tuberculosis, end-stage liver failure, loss of limb, total hearing loss w both ears, surgical treatment of the valvular heart disease, motor neuron disease (amyotrophic lateral sclerosis), Huntington's disease, bacterial encephalitis or meningitis, infected pancreatic necrosis, bacterial endocarditis, multiple sclerosis, severe burn, transplant, complete loss of vision in both eyes, benign brain tumor, Parkinson's disease.
death of the spouse or life partner - scope extended plus	aplastic anemia, echinococcus of the brain, surgical treatment of coronary artery disease (by-pass), Creutzfeldt-Jakob's disease, pulmonary embolism, chronic kidney failure, malignant tumor, tick-borne encephalitis, brain abscess, sepsis, tetanus, stroke with permanent neurological defect, rabies, transfusion HIV infection, occupational HIV infection, myocardial infarction, gas gangrene, neuroborreliosis, surgical treatment of abdominal aorta disease, surgical treatment of thoracic aorta disease, tuberculosis, end-stage liver failure, loss of limb, total hearing loss w both ears, surgical treatment of the valvular heart disease, motor neuron disease (amyotrophic lateral sclerosis), Huntington's disease, bacterial encephalitis or meningitis, infected pancreatic necrosis, bacterial endocarditis, multiple sclerosis, severe burn, transplant, complete loss of vision in both eyes, benign brain tumor, Parkinson's disease.
specialist treatment of the insured	ablation, chemotherapy, dialysis, cancer radiotherapy, Gamma Knife or Cyber Knife cancer radiotherapy, interferon therapy, dialysis, radioiodine therapy for non-cancerous thyroid diseases, implantation of a cardioverter-defibrillator, implantation of a resynchronization pacemaker, implantation of a pacemaker.

# **Additional packages**

### Learn about our additional packages, which will allow you to gain even more protection against the unforeseen events.

The condition to subscribe to one of the packages is choosing one of the variants of life insurance.

If an event covered by both basic policy and additional package occurs, you will receive the benefit from both policies.



# Additional package CHILD PROTECTION (Ochrona dla dziecka)

# Additional protection in the event of children's health problems - extension of insurance cover to include benefits related to an accident and serious illness of the employee's child.

In the event of damage to the health or serious illness of a child (e.g. malignant tumor, neuroborreliosis, sepsis), the parent will receive funds, that can be used for any purpose, e.g. additional medical consultations.

If a child **is hospitalized due to an accident or illness, the parent will receive a benefit** for each day of the child's hospitalization. These funds may help to cover for example, costs of travel to the hospital.

SCOPE OF INSURANCE	VARIANT I	VARIANT II	VARIANT III
Serious disease of the child 26 diseases	PLN 5,000	PLN 5,000	PLN 10,000
Hospital treatment of the child			
<ul> <li>for each day of hospitalization being result of illness (not shorter than 4 days)</li> </ul>	-	PLN 25	PLN 50
<ul> <li>for each day of hospitalization being result of unfortunate accident (for first 14 days of the first hospitalization) (not shorter than 4 days)</li> </ul>	-	PLN 50	PLN 100
<ul> <li>for each day of the hospitalization being result of accident (from 15'th day of the hospitalization)</li> </ul>	_	PLN 25	PLN 50
Health impairment of the child caused by an unfortunate accident	an appropriate percentage of the guarantee sum (5 000 PLN) depending on the type of damage - in accordance with the GTC	the guarantee sum (10 000	an appropriate percentage of the guarantee sum (10 000 PLN) depending on the type of damage - in accordance with the GTC
Death of the child	PLN 10,000	PLN 10,000	PLN 10,000
MONTHLY PREMIUM FOR ALL CHILDREN OF THE INSURED	PLN 10	PLN 16	PLN 24

Premium for the chosen variant includes premium for the benefit for the death of the insured - 0.25 PLN a month (guarantee amount = 100 PLN)



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### **CANCER SUPPORT PACKAGE**

If a malignant tumor is diagnosed, the insured will receive funds that can be allocated for any purpose, e.g., for additional medical consultations or not refundable pharmacological therapy.

Grace periods in Cancer Support package:

- 90 days: diagnose of a malignant tumor, diagnose of a malignant tumor at an early stage, serious illness, specialist treatment,
- 6 months: death of the insured

SCOPE OF INSURANCE	VARIANT I	VARIANT II	CUMULATED VARIANT (VARIANT I + VARIANT II)
Diagnose of a malignant tumor:			
• age up to 45 years	PLN 25,000	PLN 41,000	PLN 66,000
age from 46 up to 55 years	PLN 10,000	PLN 17,000	PLN 27,000
• age from 56 up to 70 years	PLN 3,000	PLN 5,000	PLN 8,000
Diagnose of a malignant tumor at an early stage:	PLN 600	PLN 1,000	PLN 1,600
Serious illness - myocardial infarction, stroke with permanent neurological damage, surgical treatment of ischemic heart disease (by-pass), Creutzfeldt-Jakob disease, pulmonary embolism, chronic renal failure, tick-borne encephalitis, sepsis, tetanus, rabies, aplastic anemia, brain hydatid disease, brain abscess, HIV infection as a result of transfusion, occupational HIV infection, gas gangrene	PLN 1,000	PLN 1,000	PLN 2,000
Specialist treatment - chemotherapy, radiotherapy, Gamma Knife or Cyber Knife radiotherapy;	PLN 4,000	PLN 5,000	PLN 9,000
Specialized treatment - ablation, dialysis, interferon therapy, radioiodine therapy for non-cancerous thyroid diseases, cardioverter-defibrillator implantation, pacemaker implantation, resynchronization pacemaker implantation	PLN 1,000	PLN 1,000	PLN 2,000
MONTHLY PREMIUM PER PERSON	PLN 12	PLN 17	PLN 29

Premium for the chosen variant includes premium for the benefit for the death of the insured - 0.25 PLN a month (guarantee amount = 100 PLN) The automatic charge of variant will occur on the policy applications of the insured parson reaches the maximum age indicated for a given variant

The automatic change of variant will occur on the policy anniversary, after the insured person reaches the maximum age indicated for a given variant.

## Close Ones Plus package - for primary insured only - EMPLOYEES

Additional benefits for close ones in case of death of the insured or death of the insured caused by myocardial infarction or stroke. Additionally additional benefit in case of orphaning a child.

Close Ones Plus package can be taken out by primary insured only.

SCOPE OF INSURANCE	BENEFIT		
	VARIANT I	VARIANT II	
Death of the insured	PLN 30,000	PLN 50,000	
Death of the insured caused by myocardial infarction or stroke	PLN 45,000	PLN 75,000	
Orphaning the child	PLN 7,500	PLN 12,500	
MONTHLY PREMIUM PER PERSON	PLN 12	PLN 17	

The amount of the benefit in the event of the insured person's death caused by myocardial infarction or stroke is the cumulative amount of benefits resulting from the general insurance conditions (GTC) and additional provisions of the contract, paid for the given event.

Premium for the chosen variant includes premium for the benefit for the death of the insured - 0.25 PLN a month (auarantee amount = 100 PLN)

## In Case of Accident package

Guaranteed financial assistance in the form of a payment of money in the event of an accident in everyday life, including fire, electric shock, gas explosion, burns, broken bones, as well as while practicing sports, e.g., jogging, cycling.

#### Choose one of two variants of package:

COPE OF INSURANCE	VARIANT I	VARIANT II
Death of the insured:		
<ul> <li>a) as a result of traffic accident at work with participation of a truck at night (10PM-6AM local time)</li> </ul>	PLN 200,100	PLN 400,100
b) as a result of a traffic accident at work at night (10PM-6AM local time)	PLN 150,100	PLN 300,100
c) as a result of a traffic accident at work with participation of a truck	PLN 150,100	PLN 300,100
<ul> <li>d) as a result of a traffic accident with participation of a truck at night (10PM-6AM local time)</li> </ul>	PLN 150,100	PLN 300,100
e) as a result of traffic accident at night (10PM-6AM local time)	PLN 100,100	PLN 200,100
f) as a result of traffic accidents at work	PLN 100,100	PLN 200,100
g) as a result of traffic accident with participation of a truck	PLN 100,100	PLN 200,100
h) as a result of traffic accident	PLN 50,100	PLN 100,100
i) as a result of fire or carbon monoxide poisoning	PLN 50,100	PLN 100,100
j) as a result of drowning	PLN 50,100	PLN 100,100
k) as a result of gas explosion	PLN 50,100	PLN 100,100
l) as a result of electric shock or lightning	PLN 50,100	PLN 100,100
m) as a result of practicing sport	PLN 50,100	PLN 100,100
n) as a result of practicing dangerous sport	PLN 100,100	PLN 200,100
o) as a result of practicing sports on wheels	PLN 100,100	PLN 200,100
p) as a result of practicing skiing or snowboarding	PLN 150,100	PLN 300,100
r) from any cause	PLN 100	PLN 100
Death of the spouse or life partner caused by traffic accident	PLN 50,000	PLN 100,000
Bodily injury of the insured:		
a) burn	PLN 10,000	PLN 20,000
<ul> <li>b) permanent disability caused by:</li> <li>traffic accident</li> <li>fire</li> <li>gas explosion</li> <li>electric shock or lightning</li> </ul>	total - PLN 10,000 partial - an appropriate percentage of the guarantee sum (10 000 PLN) depending on the type of damage - in accordance with the GTC	the guarantee sum (20 000 PLN)
<ul> <li>c) fracture of bone caused by:</li> <li>practicing sports on wheels</li> <li>practicing jogging</li> <li>football</li> </ul>	an appropriate percentage of the guarantee sum (PLN 10,000) depending on the type of fracture - in accordance with the GTC	an appropriate percentage of the guarantee sum (PLN 20,000) depending on the type of fracture - in accordanc with the GTC
ONTHLY PREMIUM PER PERSON	PLN 6.50	PLN 12

The table presents the payout amounts for individual events. This is the aggregate amount to be paid out for specific types of accidents, paid out for the given event.

PZU Życie SA is an insurance company. This material does not constitute an offer within the meaning of Art. 66 of the Civil Code and is for informational purposes only.

Detailed information concerning the scope of insurance, including exclusions and limitations of the PZY Życie SA liability, you may find in the current general terms and conditions of PZU Life Plus group insurance and general terms and conditions of additional insurance, available on pzu.pl, in our branches or at our agents.

