

Group life insurance for employees and their families of subsidiaries of PMI.



Policy holder:

Inter-Company Committee of NSZZ Solidarność at PHILIP MORRIS POLSKA SA.

Insured parties:

employees of PHILIP MORRIS Polska SA, PHILIP MORRIS Polska Distribution sp. z o.o., PHILIP MORRIS Polska Tobacco sp. z o.o., PMI Service Center Europe sp. z o.o.

Insurer:

PZU Życie SA

From **1 April 2024**, we will change the existing terms and conditions of our group life insurance.

The new, flexible offer will allow you and your relatives and close ones to be even better protected in case of unforeseen events.

For existing insured parties and new persons who take out the insurance, please submit a new declaration by **18/03/2024** and pay the premium to the new bank account number.

The current insurance **expires on 31/03/2024**.

We invite new persons to take out the insurance. We abolish grace periods for these persons on the main insurance coverage.

What is the insurance coverage

Flexible offer – build your insurance cover by yourself. You have the choice of:



Group life insurance together with The W Razie Wypadku insurance - 3 variants



Additional package Ochrona dla dziecka



Additional package Wsparcie na wypadek nowotworu



Advantages of the scheme

- ✓ **Financial support in the event of unforeseen events** - disease or accident (e.g. in everyday life, on the road, during sports activities).
- ✓ **Protection for the family** in case of death.
- ✓ Extensive insurance coverage **not available to individual clients**.
- ✓ Insurance cover operates 24 hours a day, 7 days a week, in Poland and abroad.
- ✓ Possibility **to cover immediate family members as well**.
- ✓ **No grace period** for the main coverage in the group life insurance of the P Plus type for employees and their spouses and children of age who join the insurance **within 3 months of the launch of the scheme**.
- ✓ Possibility **to join the PZU Pomoc w Życiu Club**, which guarantees many discounts and services.
- ✓ Group life insurance can be the security of a loan.



Who may take out the insurance

The insurance can be taken out by employees, their spouses or domestic partners who, on the date of the declaration of membership, are at least 16 years of age and under 69 years of age, and children of age over 18 years old.

In order to take out the insurance, the employee fills in a declaration and submits it to the place designated by the Inter-Company Committee of NSZZ Solidarność at PHILIP MORRIS POLSKA SA.

The declarations should be submitted within the following time limits:

- until **18.03.2024**, if you take out the insurance from **01.04.2024**
- until **19.04.2024**, if you take out the insurance from **01.05.2024**
- until **20.05.2024**, if you take out the insurance from **01.06.2024**

How to take out the insurance:



contact the Inter-Company Committee of NSZZ Solidarność at PHILIP MORRIS POLSKA SA. Or with the representative of PZU Życie SA.

Duty hours of the representatives of PZU Życie SA: premises at the PHILIPINKA canteen on **07.03.2024 from 11 a.m. to 3 p.m.**



complete and sign the declaration of taking out the group insurance scheme. You can submit the declaration on **duties** or at the **office** of the Solidarność Trade Union.

pay the first insurance premium accordingly:

- until **25.03.2024**, if you are taking out the insurance from **01.04.2024**
- until **25.04.2024**, if you are taking out the insurance from **01.05.2024**
- until **25.05.2024**, if you are taking out the insurance from **01.06.2024**



Set up a standing order with your bank the following month so that you do not have to remember to make monthly payments.

You shall receive the bank account number when you submit your declaration.

Grace periods - definition

Upon taking up the insurance, there is a period during which the premium is already paid, but the insurer is not yet liable for certain insurance events.

This period is called a grace period.

Within 3 months of the launch of the scheme, i.e. for the taking outs from 01.04.2024, 01.05.2024 and 01.06.2024, we abolish grace periods for new persons on options:

- birth of a child to an insured party,
- death of an employee,
- death of a spouse,
- death of a child,
- death of parents,
- death of spouse's parents,
- orphan of a child

Grace periods are applicable in case of new persons taking out the insurance:



- surgical procedures of the insured party
- serious disease of the insured party's spouse



- serious disease of a child
- specialist treatment of the insured party
- serious disease of the insured party



- hospital treatment of the insured party
- hospital treatment of the Plus type of the insured party

How to report the benefit



via the application form on pzu.pl

- the required documents can be appended as scans or photos



by telephone - at 801 102 102 or

22 566 55 55 (charge according to the operator's tariff)



in person - we invite you to the nearest branch of PZU. A list of branches can be found on our website pzu.pl



online via the mojePZU website

Insurance coverage

In the table below we present the proposal of insurance coverage and the amount of benefits for individual events.

| INSURANCE COVERAGE | VARIANT 1 | VARIANT 2 | VARIANT 3 |
|---|--------------|--------------|--------------|
| Benefits due to a death of the insured party caused by*: | | | |
| • caused by a traffic accident at work involving a lorry during night time (10 p.m. to 6 a.m. local time) | 376 100 zł | 428 100 zł | 479 100 zł |
| • caused by traffic accident at work during night time (10 p.m. to 6 a.m. local time) | 326 100 zł | 378 100 zł | 429 100 zł |
| • caused by a traffic accident at work involving a lorry | 326 100 zł | 378 100 zł | 429 100 zł |
| • caused by a traffic accident involving a lorry at night (22.00-6.00 local time) | 278 100 zł | 318 100 zł | 357 100 zł |
| • caused by a traffic accident at night (22.00-6.00 local time) | 228 100 zł | 268 100 zł | 307 100 zł |
| • caused by a traffic accident at work | 276 100 zł | 328 100 zł | 379 100 zł |
| • caused by a traffic accident at work involving a lorry | 228 100 zł | 268 100 zł | 307 100 zł |
| • traffic accident | 178 100 zł | 218 100 zł | 257 100 zł |
| • accident at work | 128 100 zł | 168 100 zł | 207 100 zł |
| • caused by fire or carbon monoxide poisoning | 130 100 zł | 158 100 zł | 185 100 zł |
| • caused by drowning | 130 100 zł | 158 100 zł | 185 100 zł |
| • caused by gas explosion | 130 100 zł | 158 100 zł | 185 100 zł |
| • caused by electric shock or lightning strike | 130 100 zł | 158 100 zł | 185 100 zł |
| • caused by practicing sports | 130 100 zł | 158 100 zł | 185 100 zł |
| • caused by an accident while practicing dangerous sports | 180 100 zł | 208 100 zł | 235 100 zł |
| • caused by an accident resulting from practicing sports on wheels | 180 100 zł | 208 100 zł | 235 100 zł |
| • caused by an accident resulting from practicing skiing or snowboarding | 230 100 zł | 258 100 zł | 285 100 zł |
| • accident | 80 100 zł | 108 100 zł | 135 100 zł |
| Death of insured party | 32 100 zł | 53 100 zł | 63 100 zł |
| Benefits for a child – orphaning | 3 500 zł | 5 000 zł | 6 000 zł |
| Benefits for the death of relatives and close ones of the insured party*: | | | |
| • spouse's death caused by traffic accident | 68 000 zł | 80 000 zł | 86 000 zł |
| • spouse's death caused by accident | 18 000 zł | 30 000 zł | 36 000 zł |
| • spouse's death caused | 10 000 zł | 20 000 zł | 24 000 zł |
| • child's death caused by an accident | 5 500 zł | 6 500 zł | 9 500 zł |
| • child's death | 3 000 zł | 4 000 zł | 4 500 zł |
| • parents' death caused by an accident | 4 100 zł | 4 600 zł | 7 600 zł |
| • parents' death | 1 600 zł | 2 100 zł | 2 600 zł |
| • death of spouse's parents caused by an accident | 4 100 zł | 4 600 zł | 7 600 zł |
| • death of spouse's parents | 1 600 zł | 2 100 zł | 2 600 zł |
| Birth: | | | |
| • delivery of a child | 1 200 zł | 1 600 zł | 2 000 zł |
| • stillbirth | 2 400 zł | 3 200 zł | 4 000 zł |
| Health benefits: | | | |
| • permanent bodily harm caused by an accident – 100% | 32 000,00 zł | 40 000,00 zł | 48 000,00 zł |
| • permanent bodily harm caused by an accident – 1% | 320,00 zł | 400,00 zł | 480,00 zł |
| • serious disease of the insured party (basic variant) | 4 000 zł | 4 500 zł | 6 000 zł |
| • serious disease in the insured party's spouse (basic variant) | 3 000 zł | 3 000 zł | 3 000 zł |
| • serious disease in the insured party's child (26 disease entities) | 4 000 zł | 4 500 zł | 6 000 zł |
| • surgical procedure | | | |
| - I class (100% of sum insured) | 3 000,00 zł | 5 500,00 zł | 7 000,00 zł |
| - II class (50% of sum insured) | 1 500,00 zł | 2 750,00 zł | 3 500,00 zł |
| - III class (30% of sum insured) | 900,00 zł | 1 650,00 zł | 2 100,00 zł |
| - IV class (10% of sum insured) | 300,00 zł | 550,00 zł | 700,00 zł |
| - V class (5% of sum insured) | 150,00 zł | 275,00 zł | 350,00 zł |
| - performed under general anaesthesia | 270,00 zł | 550,00 zł | 700,00 zł |
| - performed during a hospital stay of more than 14 continuous days | 270,00 zł | 550,00 zł | 700,00 zł |
| - performed in connection with a heart attack or stroke or malignant neoplastic disease | 270,00 zł | 550,00 zł | 700,00 zł |
| - performer outside the territory of Poland | Tak | Tak | Tak |
| • incapacity to work and have an independent life | 20 000 zł | 30 000 zł | 50 000 zł |
| • hospital treatment – a stay in the hospital caused by*: | | | |
| - traffic accident at work (for the first 14 days of the first stay) | 240,00 zł | 330,00 zł | 390,00 zł |
| - traffic accident (for the first 14 days of the first stay) | 200,00 zł | 275,00 zł | 325,00 zł |
| - accident at work (for the first 14 days of the first stay) | 200,00 zł | 275,00 zł | 325,00 zł |
| - heart attack or intracerebral haemorrhage (for the first 14 days of the first stay) | 100,00 zł | 165,00 zł | 260,00 zł |
| - accident (for the first 14 days of the first stay) | 160,00 zł | 220,00 zł | 260,00 zł |
| - disease | 40,00 zł | 55,00 zł | 65,00 zł |
| - accident (from 15 day of the first stay) | 40,00 zł | 55,00 zł | 65,00 zł |

| | | | |
|--|-----------|-----------|-----------|
| • stay at the Anaesthesiology and Intensive Care Unit – one-off benefit | 400,00 zł | 550,00 zł | 650,00 zł |
| • convalescence – per each day of sick leave (maximum for 30 days after a minimum 14-day hospital stay) | 20,00 zł | 27,50 zł | 32,50 zł |
| • hospital treatment outside the territory of Poland | Yes | Yes | Yes |
| • specialist treatment (ablation, chemotherapy or radiotherapy or Gamma Knife or Cyber Knife radiotherapy, dialysis, interferon therapy, radioiodine therapy for non-neoplastic diseases of the thyroid gland, implantation of a cardioverter-defibrillator, implantation of a resynchronisation pacemaker, implantation of a pacemaker) | 3 000 zł | 6 000 zł | 8 000 zł |

| | | | |
|---|--|--|--|
| - burn | 10 000 zł | 10 000 zł | 10 000 zł |
| - permanent disability caused by: | | | |
| - traffic accident | In total - 10 000 zł | In total - 10 000 zł | In total - 10 000 zł |
| - fire | part - relevant percentage of the sum insured (10,000 zł) depending on the type of bodily injury | part - relevant percentage of the sum insured (10,000 zł) depending on the type of bodily injury | part - relevant percentage of the sum insured (10,000 zł) depending on the type of bodily injury |
| - gas explosion | | | |
| - electric shock | | | |
| - lightning strike | | | |
| - bone fracture caused by: | Relevant percentage of | Relevant percentage of | Relevant percentage of |
| - practising sports on wheels | 10 000 zł depending on a type of fracture | 10 000 zł depending on a type of fracture | 10 000 zł depending on a type of fracture |
| - practising jogging | | | |
| - playing ball sports | | | |
| Right to an individual continuation of insurance | YES | YES | YES |
| Monthly premium per person | 49.00 zł | 65.00 zł | 80.00 zł |

* The amount of the benefit is the cumulative amount of the benefits under the General Terms and Conditions of Insurance (GTCI) payable on the occurrence of the event in question.

| INSURANCE NAME | LIST OF DISEASES/MEDICAL PROCEDURES |
|---|---|
| Serious diseases of the insured party as a part of the basic variant | aplastic anaemia, cerebral echinococcus, surgical treatment of coronary artery disease (by-pass), Creutzfeldt-Jakob disease, massive pulmonary embolism, chronic renal failure, malignant neoplastic disease, tick-borne encephalitis brain abscess, sepsis, tetanus, stroke with permanent neurological loss, rabies, , occupational HIV infection, transfusion-transmitted HIV due to a transfusion in the territory of Poland in a person not suffering from haemophilia, myocardial infarction, gas gangrene. |
| Serious diseases of a spouse as a part of the basic variant | aplastic anaemia, cerebral echinococcus, surgical treatment of coronary artery disease (by-pass), Creutzfeldt-Jakob disease, massive pulmonary embolism, chronic renal failure, malignant neoplastic disease, tick-borne encephalitis brain abscess, sepsis, tetanus, stroke with permanent neurological loss, rabies, , occupational HIV infection, transfusion-transmitted HIV due to a transfusion in the territory of Poland in a person not suffering from haemophilia, myocardial infarction, gas gangrene.. |
| Specialist treatment | ablation, chemotherapy, radiotherapy for neoplastic disease, Gamma Knife or Cyber Knife radiotherapy for neoplastic disease, interferon therapy, dialysis therapy, radioiodine therapy for non-cancerous thyroid diseases, implantation of a cardioverter-defibrillator, implantation of a resynchronisation pacemaker, implantation of a pacemaker. |
| Serious diseases of a child | bacterial endocarditis, total loss of hearing in at least one ear, total loss of sight in at least one eye, severe burn, Crohn's disease, type 1 diabetes, muscular dystrophy, poliomyelitis, neuroborreliosis, aplastic anaemia, haemolytic anaemia, non-malignant brain tumour, malignant neoplastic disease, paralysis of extremities due to spinal cord injury, chronic renal failure, end-stage liver failure, sepsis, coma, tetanus, systemic lupus erythematosus, transplantation, loss of an extremity, rabies, HIV infection due to transfusion, encephalitis, meningitis. |

THE OFFER CONTAINS THE FOLLOWING DEVIATIONS FROM THE GENERAL TERMS AND CONDITIONS OF THE P PLUS TYPE:

| NAME OF DEVIATION | DEFINITION OF DEVIATION |
|-------------------|--|
| Domestic partner | <p>1.A spouse is also considered to be a domestic partner, i.e. a person who is cohabiting with the insured party and:</p> <ol style="list-style-type: none"> 1) is indicated by the insured party in the declaration of taking out, 2) is not married, 3) is not related to the insured party, 4) whose age at the date of the onset of his/her serious disease does not exceed 70 years - applies to additional group insurance for serious disease of the spouse. <p>2.The Insured Party may designate a domestic partner only:</p> <ol style="list-style-type: none"> 1) when he/she is not married himself/herself, 2) once in a given policy year. The designation is effective from the first day of the month following the month in which the designation was made. |

Additional package

Ochrona dla dziecka



Advantages of the proposed offer

- **Wider financial security** for employees in case of unforeseen fortuitous events.
- **In the event of injury or serious disease of a child (e.g. malignant neoplastic disease, neuroborreliosis, sepsis), the parent will receive funds** that can be used for any purpose, e.g. for additional medical consultations.
- If a child **is admitted to hospital due to an accident or disease, the parent will receive a benefit** for each day the child is hospitalised. These funds can, for example, help cover the costs of travelling to hospital.

Coverage

| EVENT | BENEFIT | | |
|--|--|---|---|
| | VARIANT I | VARIANT II | VARIANT III |
| Death of a child | 10 000 zł | 10 000 zł | 10 000 zł |
| Serious disease of a child 26 disease entities | 5 000 zł | 5 000 zł | 10 000 zł |
| Hospital treatment of a child | | | |
| • per day of hospitalisation caused by disease (stay must last min. 4 days) | – | 25 zł | 50 zł |
| • per day of hospitalisation caused by an accident (for the first 14 days of the first stay) | – | 50 zł | 100 zł |
| • per day of hospitalisation caused by an accident (from 15 th day of the stay) | – | 25 zł | 50 zł |
| Injury to the child's health caused by an accident | relevant % of the insured sum (5000 PLN) depending on the type of injury | relevant % of the insured sum (10000 PLN) depending on the type of injury | relevant % of the insured sum (10000 PLN) depending on the type of injury |
| MONTHLY PREMIUM FOR ALL INSURED PARTY'S CHILDREN | 10 zł | 16 zł | 24 zł |

Premium for the chosen variant includes a fee for the benefit for the death of the insured party - PLN 0.25 per month (insured sum = 100 PLN).

Additional package

Wsparcie na wypadek nowotworu



Advantages of the proposed offer

Wider financial security for employees in case of unforeseen fortuitous events.

- **In case where you are diagnosed with a malignant neoplastic disease, you will receive financial resources** that you can use for any purpose, such as additional medical consultations or not reimbursed pharmacological therapy.

We pay a benefit not only for a diagnosis of neoplastic disease, but also for, inter alia, **chemotherapy** or **radiotherapy** (according to the GTCI and the additional provisions).

- We also provide financial support in case of a **diagnosis of malignant neoplastic disease at an early stage**, so-called in situ.

Coverage

| EVENT | BENEFIT | | |
|--|--------------|--------------|---|
| | VARIANT I | VARIANT II | CUMULATIVE VARIANT (VARIANT I + VARIANT II) |
| Serious disease – aplastic anaemia, cerebral echinococcus, surgical treatment of coronary artery disease (by-pass), Creutzfeldt-Jakob disease, massive pulmonary embolism, chronic renal failure, malignant neoplastic disease, tick-borne encephalitis brain abscess, sepsis, tetanus, stroke with permanent neurological loss, rabies, transfusion-transmitted HIV infection, occupational HIV infection, myocardial infarction, gas gangrene | 1 000 zł | 1 000 zł | 2 000 zł |
| Malignant neoplastic disease: | | | |
| • for persons who are at least of the minimum age for taking out according to the contract and under 46 years of age | 25 000 zł | 41 000 zł | 66 000 zł |
| • for persons who are at least 46 years old and under 56 years old | 10 000 zł | 17 000 zł | 27 000 zł |
| • for persons who are at least 56 years old are under the maximum age for taking out as specified in the contract | 3 000 zł | 5 000 zł | 8 000 zł |
| Malignant neoplastic disease at an early stage | 600 zł | 1 000 zł | 1 600 zł |
| Specialist treatment – ablation, chemotherapy, dialysis therapy, radiotherapy of neoplastic disease, Gamma Knife or Cyber Knife radiotherapy of neoplastic disease, interferon therapy, radioiodine therapy of non-neoplastic disease-related thyroid diseases, implantation of a cardioverter-defibrillator, implantation of a resynchronisation pacemaker, implantation of a cardio stimulator (pacemaker)) | 1 000 zł | 1 000 zł | 2 000 zł |
| Specialist treatment of neoplastic disease – (chemotherapy, radiotherapy of neoplastic disease, Gamma Knife or Cyber Knife radiotherapy of neoplastic disease) | 3 000 zł | 5 000 zł | 8 000 zł |
| MONTHLY PREMIUM PER PERSON | 12 zł | 17 zł | 29 zł |

The premium for the chosen variant includes a charge for the death benefit of the insured party - PLN 0.25 per month (sum insured = PLN 100).

The automatic change of the variant will take place on the policy anniversary, after the insured party turns the maximum age specified for the given variant.