

The scope of benefits	Variant I	Variant II	Variant III	Variant IV
	Policy 714352813 Amount of benefit [PLN]	Policy 714352826 Amount of benefit [PLN]	Policy 714352839 Amount of benefit [PLN]	„Single“ Policy 714352842 Amount of benefit [PLN]
• Death following a traffic accident at work *	136 000	170 000	195 500	30 000
• Death following an accident at work *	96 000	120 000	138 000	30 000
• Death following a traffic accident*.	96 000	120 000	138 000	30 000
• Death following an unfortunate accident*	56 000	70 000	80 500	30 000
• Death due to heart attack or stroke*	35 500	44 500	51 750	15 000
• Natural death of the insured person	28 000	35 000	40 250	15 000
• Permanent health impairment due to personal accident - per 1%	320	400	460	600
• Permanent health impairment due to personal accident - per 100%	32 000	40 000	46 000	60 000
• Death of spouse/life partner	8 000	10 000	11 500	-
• Death of spouse/civil partner as a result of an accident*	15 500	19 500	23 000	-
• Death of a child (regardless of age)	2 400	3 000	3 450	-
• Orphanage of a child	3 600	4 500	5 175	-
• Death of parents of the insured person and parents of the spouse/civil partner	1 600	2 000	2 300	3 000
• Stillbirth of a child	2 000	2 500	2 876	-
• Birth of a child	1 000	1 250	1 438	-
• Serious illnesses of the insured person	4 000 (36 disease units)	5 000 (36 disease units)	7 000 (36 disease units)	8 000 (36 disease units)
• Serious illnesses of the spouse/civil partner	-	-	3 000 (31 disease units)	-
• Surgical operations of the insured person				
I CLASS	6 600	6 800	11 500	15 000
II CLASS	3 300	3 400	5 750	7 500
III CLASS	1 980	2 040	3 450	4 500
IV CLASS	660	680	1 150	1 500
V CLASS	330	340	575	750
- performed under general anaesthesia	330	340	575	750
- performed during a hospital stay that lasted more than 14 consecutive days	330	340	575	750
- performed due to heart attack, stroke or malignant tumour	330	340	575	750
- performed outside the territory of Poland	YES	YES	YES	YES



• Hospitalisation of the insured* (per day of stay) min. 2 days illness and min. 1 day NW:				
- hospitalisation due to an accident up to the 14th day/ from the 15th day	120/40	200/50	240/60	340/85
- hospitalisation due to a traffic accident (for the first 14 days of the first stay)	160	250	300	425
- hospitalisation as a result of a work-related accident (for the first 14 days of the first stay)	160	250	300	425
- hospitalisation as a result of a traffic accident at work (for the first 14 days of the first stay)	200	300	360	510
- hospitalisation as a result of a heart attack or stroke (for the first 14 days of the first stay)	80	175	240	340
- hospitalisation as a result of illness	40	50	60	85
- ICU - single benefit	400	500	600	850
- convalescence - for each day of sick leave (maximum 30 days after min. 14-day stay in hospital) after a minimum of 14 days in hospital)	20	25	30	42,50
- outside Poland (liability for hospitalisation in the territory of a country belonging to the European Union or in Australia, Iceland, Japan, Canada, Monaco, Norway, New Zealand, United States of America, Switzerland, Vatican City)	YES	YES	YES	YES
- Inability to work and live independently	7 000	8 000	11 000	17 000
- Specialised treatment Chemotherapy or radiotherapy, interferon therapy, implantation of a cardioverter/defibrillator, implantation of a pacemaker, ablation	5 800	6 000	6 600	10 000
- Loss of health by the child -depending on type of illness appropriate %	10 000 s.i.	10 000 s.i.	10 000 s.i.	-
Pharmacy card -right to withdraw from the pharmacy products worth 100% of the sum insured - after each hospital stay covered by PZU Życie (for maximum three stays during the policy year)	200	300	350	400
Health Assistance "AU"	-	-	-	YES
Emergency Medical Care (extended option) "DOM"	-	-	-	YES
PZU SA insurance discounts - details in the leaflet	10%	10%	10%	10%
Right to individual continuation of insurance	YES	YES	YES	YES
BASIC RATE	45,00 zł	56,00 zł	68,00 zł	68,00 zł
In case of Accident – additionally paid	6,50 or 12	6,50 or 12	6,50 or 12	6,50 or 12

*the amount of the benefit is the cumulative amount of benefits resulting from the general conditions of insurance available at www.pzu.pl, paid out in the occurrence of a given event.

The proposal includes the possibility of individual continuation after leaving work - on the basis of general conditions of individually continued insurance (conditions code PTKP50/PTKP51)

CONTRIBUTION TO THE COINSURED (spouse, partner, adult child)	45,00 zł	56,00 zł	68,00 zł	68,00 zł
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-additionally the co-insured can buy the product *In case of an accident* PLN 6.50 or PLN 12.00



Coverage and payment amounts "In case of Accident"

Death of the insured as a result of:	accumulation of benefits*	Variant I Polisa 706081851 Contribution 6,50 zł	Variant II Polisa 706081864 Contribution 12,00 zł
- traffic accident*		50 000 zł	100 000 zł
- a traffic accident during night time (22.00-6.00 local time)*		50 000 zł	100 000 zł
- a traffic accident at work*		50 000 zł	100 000 zł
- a traffic accident involving a lorry*		50 000 zł	100 000 zł
- fire or carbon monoxide poisoning		50 000 zł	100 000 zł
- drowning		50 000 zł	100 000 zł
- gas explosion		50 000 zł	100 000 zł
- electric shock or lightning		50 000 zł	100 000 zł
- sporting activity		50 000 zł	100 000 zł
- practising a dangerous sport		50 000 zł	100 000 zł
- wheeled sport		50 000 zł	100 000 zł
- skiing or snowboarding		50 000 zł	100 000 zł
Death of the insured person (regardless of the cause)		100 zł	100 zł
Death of a spouse or life partner caused by a traffic accident		50 000 zł	100 000 zł
Burns		10 000 zł	20 000 zł
Permanent disability caused by:		total – 10 000 zł	total – 20 000 zł
<ul style="list-style-type: none"> - traffic accident - fire - gas explosion - electric shock or lightning 		partial – an appropriate percentage of the sum insured (10 000zł)	partial – an appropriate percentage of the sum insured (20 000zł)
Bone fracture caused by:		an appropriate percentage of the sum insured (10 000 zł)	an appropriate percentage of the sum insured (20 000 zł)
<ul style="list-style-type: none"> - playing a wheeled sport - jogging - playing ball 			