



PERSONAL ACCIDENT INSURANCE FOR STUDENTS AND DOCTORAL STUDENTS OF WARSAW UNIVERSITY OF LIFE SCIENCES IN THE ACADEMIC YEAR 2023/2024

Table: The scope of insurance and the amount of benefits in the PZU Edukacja personal insurance (NNW) programme for SGGW Students/Doctoral Students - I variant of the General Insurance Terms and Conditions

SCOPE OF BENEFITS	Proposal I	Proposal II
	<i>benefit amount</i>	
Death as a result of personal accident (NW), epilepsy attack, sepsis, fainting due to other than chronic disease, stroke, heart attack, intracranial brain haemorrhage	PLN 25,000	PLN 32,000
Death following a traffic accident (additional benefit)	PLN 25,000	PLN 32,000
Death as a result of an insurance accident on the University premises (additional benefit)	PLN 25,000	PLN 32,000
Permanent health impairment as a result of an insurance accident for 100% of permanent health impairment for each 1% of permanent health impairment	PLN 25,000 PLN 250	PLN 32,000 PLN 320
One-off benefit due to the occurrence of an epilepsy attack or fainting of unknown cause in the Insured during the insurance period	PLN 350	PLN 450
One-off benefit in case of the lack of permanent health impairment and the occurrence of other consequences than listed in Table no. 4,5,7,8 - defined in Table no. 6 item 3 of the GITC Medical intervention in a medical facility combined with further treatment and requiring at least one follow-up visit with a physician (confirmed in the medical record)	PLN 460	PLN 650
Reimbursement of costs including the purchase of orthopaedic appliances and aids following an insurance accident	up to PLN 16,000	up to PLN 21,000
Reimbursement of costs including vocational training for disabled persons as a result of an insurance accident in the territory of the Republic of Poland	up to PLN 7,500	up to PLN 9,600
Reimbursement of costs including dental reconstruction of permanent teeth incurred as a result of an insurance accident	up to PLN 2,000 (max. PLN 200 for each tooth)	up to PLN 3,000 (max. PLN 200 for each tooth)
Reimbursement of costs including plastic surgery as a result of an accident	in KL	in KL
Reimbursement of medical expenses incurred in connection with treatment of the consequences of accident, bodily injury resulting from an epileptic attack or fainting due to reasons other than chronic disease, stroke, heart attack, intracranial haemorrhage	up to PLN 3,000	up to PLN 4,000
One-off benefit for a concussion or suspected concussion (the benefit is due if the insured was hospitalized for at least 1 day in connection with a concussion or suspected concussion)	PLN 2,500	PLN 3,500
A one-off benefit if a student under age 25 is diagnosed with a congenital heart defect	PLN 1,500	PLN 2,500
One-off benefit in case of death of a legal representative of a student under 25 years as a result of accident (does not apply to heart attack /brain stroke)	PLN 10,000	PLN 10,000
One-off benefit on account of sepsis diagnosed for the insured person	PLN 5,500	PLN 6,500
One-off benefit due to the insured being diagnosed with Lyme disease or tick-borne encephalitis	PLN 1,500	PLN 1,500
One-off benefit due to animal bite/sting, insect bite (hospitalisation lasting continuously longer than 1 day)	PLN 2,500	PLN 3,200
One-off benefit for the occurrence of a serious illness (occurrence during the term of the insurance cover of one of the diseases listed (list of 17 disease entities: malignant neoplasm, paralysis, kidney failure, poliomyelitis, loss of sight, loss of hearing, loss of speech, aplastic anaemia, multiple sclerosis, type I diabetes, heart failure, autoimmune disease, meningitis, major organ transplantation, Creutzfeldt-Jakob disease, HIV infection in blood transplantation, Parkinson's disease)	PLN 2,000	PLN 2,000
One-off benefit for amputation of a limb/part of a limb caused by malignant tumour	PLN 1,000	PLN 1,000
One-off benefit on account of death of the insured person due to malignant tumour	PLN 1,000	PLN 1,000
Reimbursement of documented funeral costs if the Insured's death occurred as a result of an accident, epilepsy attack, fainting due to a cause other than a chronic disease, heart attack, cerebral stroke, intracranial haemorrhage	up to PLN 4,000	up to PLN 4,000
One-off benefit due to permanent inability to study or work of the Insured as a result of an event covered by the agreement (personal accident, epilepsy attack, syncope due to a reason other than chronic disease, heart attack, cerebral stroke, intracranial haemorrhage). The Insured who has totally or partially lost the ability to study or work because of impairment of organism's functions and does not promise to regain the ability to work or study after retraining.	PLN 25,000	PLN 32,000

Daily benefit for temporary inability to study and work as a result of accident Injury due to epilepsy attack or fainting from a cause other than a chronic disease, heart attack, stroke (inability lasting longer than 14 days)	PLN 30	PLN 45
Hospitalisation as a result of accident, bodily injury resulting from an epilepsy attack or fainting due to reasons other than chronic disease, heart attack, cerebral stroke, cranial haemorrhage (the benefit is due from day 1 provided that the hospitalisation lasted min. 3 days; max. up to 90 days)	PLN 40	PLN 55
One-off benefit due to chemical poisoning or sudden gas poisoning, or electric or lightning stroke (hospitalisation lasting continuously more than 1 day)	PLN 3,000	PLN 3,000
Assistance within the territory of Poland (basic scope)	YES	YES
Extension of protection to professional and amateur sports	YES	YES
Third party liability insurance in private life within the territory of Poland extended by Clause 4 and Clause 15	up to PLN 10,000 for one and all events during the insurance period	up to PLN 20,000 for one and all events during the insurance period
Single contribution per person	PLN 43	PLN 53

The basis for concluding the personal (NNW) insurance contract are:

- General Terms and Conditions of personal (NNW) Insurance PZU Edukacja established by the Board of Directors of PZU SA by Resolution No. UZ/423/2016 of 24 October 2016, as amended by Resolution No. UZ/93/2017 of 7 April 2017 and as amended by Resolution No. UZ/215/2018 of 6 July 2018.
- General Terms and Conditions of Private Liability (OC) Insurance in Education established by the Management Board of PZU SA by Resolution No. UZ/173/2019 of 5 July 2019.

Additional and different provisions to the general terms and conditions of personal (NNW) insurance PZU Edukacja established by the resolution of the Board of Directors of PZU SA No. UZ/423/2016 of 24 October 2016 with amendments established by the resolution No. UZ/93/2017 of 7 April 2017, hereinafter referred to as "GITC" and with amendments established by the resolution of the Board of Directors of Powszechny Zakład Ubezpieczeń Spółka Akcyjna No. UZ/215/2018 of 6 July 2018. :

§1 Acting on the basis of § 2 item 1 of the GITC, the Parties agree that in the insurance agreement:

1. in § 12, section 1, items. 1-3 of the GITC shall read as follows:

1. Benefit on account of death of the Insured as a result of personal accident, epilepsy attack, fainting due to reasons other than chronic disease, sepsis, cerebral stroke, heart attack, intracranial haemorrhage is due in the amount of :

Proposal I	Proposal II
PLN 25,000	PLN 32,000

This benefit is due if the death occurred not later than 24 months from the date of the insurance accident.

2. The benefit for the insured's death as a result of an insurance accident on the school premises shall be in the amount of:

Proposal I	Proposal II
PLN 50,000	PLN 64,000

2. in § 12, section 7, in Table No. 6, item 3, in the column corresponding to variant I of the General Insurance Terms and Conditions - 0.5% of the sum insured specified in the agreement shall be replaced with:

Proposal I	Proposal II
PLN 460	PLN 650 z

3. in § 12, section 11 of the GITC is added and shall read as follows:

The costs of purchase of orthopaedic appliances and aids as well as the costs of dental reconstruction of permanent teeth are reimbursed in the amount of

Proposal I	Proposal II
PLN 16,000	PLN 21,000

if the necessity to incur these costs arose within 24 months from the day of the insurance accident.

There is a separate limit for dental restoration of permanent teeth in the amount of:

Proposal I	Proposal II
PLN 2,000 (max. 200 PLN per tooth)	PLN 3,000 (max. 200 PLN per tooth)

the above change consists in introducing an additional limit for the above mentioned benefit

4. in § 12, section 14 of the GITC is added, which shall read as follows:

One-time benefit for a concussion or suspected concussion. The benefit is due if the Insured was hospitalized due to concussion or suspicion of a concussion. The sum insured for the benefit is determined in the amount:

Proposal I	Proposal II
PLN 2,500	PLN 3,500

the above change is an extension of the basic scope.

5. in § 12, section 15 of the GITC is added, which shall read as follows:

reimbursement of documented funeral expenses if the victim's death resulted from an accident, epilepsy attack, syncope due to reasons other than chronic disease, heart attack, cerebral stroke, intracranial haemorrhage. The sum insured for the benefit is set at PLN 4,000.

The aforementioned change is an extension of the basic scope

6. in § 12, section 16 of the GITC is added, which shall read as follows:

One-off benefit due to permanent inability to study or work of the Insured as a result of an event covered by the agreement (personal accident, epilepsy attack, syncope due to a reason other than chronic disease, heart attack, cerebral stroke, intracranial haemorrhage). The Insured who has totally or partially lost his or her ability to study or work because of impairment of organism's functions and does not promise to regain the ability to work or study after retraining. The sum insured for the benefit is set in the amount:

Proposal I	Proposal II
PLN 25,000	PLN 32,000

the above change is an extension of the basic scope.

7. in § 12, section 17 of the GITC is added, which shall read as follows:

One-off benefit due to diagnosing the insured with Lyme disease or tick-borne encephalitis during the insurance period. The sum insured for the benefit is set at PLN 1,500.

The aforementioned change is an extension of the basic scope

8. in § 12, section 19 of the GITC is added, which shall read as follows:

One-off benefit due to the occurrence of an epilepsy attack or syncope of unknown cause in the Insured during the insurance period. The sum insured for the benefit is set in the amount:

Proposal I	Proposal II
PLN 350	PLN 450

the above change is an extension of the basic scope.

9. in § 12, section 20 of the GITC is added, which shall read as follows:

One-off benefit due to chemical poisoning or sudden gas poisoning, or electric shock. Benefit is due if the Insured was hospitalized. The sum insured for the benefit is set at PLN 3,000

the above change is an extension of the basic scope.

10. in § 12, section 21 of the GITC is added, which shall read as follows:

One-time benefit due to biting/ stinging by animals, insect bites/stings . Benefit is due if the Insured was hospitalized or received help in hospital emergency ward (Polish – Szpitalny Oddział Ratunkowy SOR). The sum insured for the benefit is defined in the amount:

Proposal I	Proposal II
PLN 2,500	PLN 3,200

the above change is an extension of the basic scope.

11. in § 12, section 22 of the GITC is added, which shall read as follows:

One-off benefit due to electric shock, lightning strike. Benefit is due if the Insured was hospitalized. The sum insured for the benefit is set at PLN 3,000.

the above change is an extension of the basic scope.

12.in § 12, section 23 of the GITC is added, which reads:

Reimbursement of costs involving vocational training of disabled persons as a result of accident or event covered by the agreement. The sum insured for the benefit is set in the amount:

Proposal I	Proposal II
PLN 7,500	PLN 9,600

the above change is an extension of the basic scope.

13. in § 4, section 56 of the GITC is replaced by the following:

insurance accident - a personal accident, epilepsy attack, fainting due to a reason other than a chronic disease, heart attack, intracranial haemorrhage, stroke, sepsis, serious illness, occupational exposure to infectious material; the insurance accident in the case of hospital allowance due to illness is the stay of the Insured in hospital.

the above change is an extension of the basic scope.

14. in § 4, the following paragraph 61 of the GITC is added, which shall read as follows:

stroke - "a sudden focal or generalized disorder of brain function, leading to permanent neurological loss, caused exclusively by vascular causes understood as closure of the lumen or discontinuity of the wall of a cerebral vessel, with the exception of vascular causes caused by a brain disease or induced by traumatic factors"

the above amendment extends the basic and additional scope

added provision amending paragraph 16(1) - the only amendment is the addition of the words stroke alongside intracranial haemorrhage.

15. § 16.1 adopts the following wording:

Hospital allowance shall be paid - for each day of hospitalization, subject to paragraph 3:

1) following:

a) accident, bodily injury resulting from an attack of epilepsy or fainting due to a cause other than a chronic disease,

b) heart attack, intracranial haemorrhage, cerebral stroke, personal accident resulting from acts of terrorism, acts of war, martial law or a state of emergency, which occurred on the territory of the country located in the world region threatened by acts of terrorism, acts of war, martial law or a state of emergency, provided that the insurance contract covers consequences of such an insurance accident; the amendment consists in adding words "cerebral stroke".

16. The allowance is payable for a maximum of 90 days for one and all of the events referred to in point 1.

17. in §14, section 1. liability is extended also for stroke, the above change involves extension of the basic and additional scope

18. in §15 section 1. the liability is extended also for stroke, the above change consists in extension of the basic and additional scope

19. in § 4, section 31, the catalogue of serious illnesses is expanded:

- 1) Creutzfeldt-Jakob disease,
- 2) HIV infection in blood transplants,
- 3) malignant tumour,
- 4) paralysis,
- 5) kidney failure,
- 6) major organ transplantation,
- 7) poliomyelitis,
- 8) hearing loss,
- 9) loss of vision,
- 10) aplastic anaemia,
- 11) Multiple Sclerosis,
- 12) Type I diabetes,
- 13) heart failure,
- 14) autoimmune disease,
- 15) meningitis,
- 16) 16) loss of speech,
- 17) Parkinson's disease.

§2 The remaining provisions of the GITC shall remain unchanged.

Special terms and conditions relating to the handling of the contract:

1. The Insurer undertakes to provide insurance coverage to persons nominated by the Policyholder between 1 October 2023 and 30 September 2024 who shall pay the premium to the Policyholder's account by 31 December 2023. These persons will be covered by the insurance from 1 October 2023 to 30 September 2024.
2. In the case of persons paying a premium after 31 December 2023, the period of insurance cover shall apply from the day following the crediting of the premium to the Insurer's account until 30 September 2024.
3. The coverage is valid until 30.09.2024, even if the insured person resigns from his/her studies / doctorate / work at the University while the insurance is in force.

Additional or different provisions

The following additional provision is inserted in the GITC applicable to this insurance agreement:

The entity authorized under the Act on out-of-court handling of consumer disputes, competent for PZU SA to handle disputes out of court, is the Financial Ombudsman, whose website address is: www.rf.gov.pl.

DOCTORAL STUDENTS OF THE VARSAW UNIVERSITY OF LIFE SCIENCES have the opportunity to take out professional indemnity insurance for the profession of Lecturer/Teacher :

- the sum insured: PLN 100.000 for one and all events during insurance period
- territorial range: EU countries, Iceland, Norway, Switzerland
- annual premium per person: PLN 5

The basis for concluding the contract of liability insurance of a lecturer are:

GENERAL TERMS AND CONDITIONS OF CIVIL LIABILITY INSURANCE FOR TEACHERS, CARETAKERS AND CAREGIVERS established by Resolution No. UZ/429/2016 of 24 October 2016 of the Management Board of Powszechny Zakład Ubezpieczeń Spółka Joint Stock Company with amendments established by the resolution no. UZ/215/2018 of 6 July, 2018 of the Management Board of PZU SA