

Company: **SIGNAL IDUNA Polska TU S.A.**  
registered in Poland

Product: **Insurance for clients of the Polski Bank  
Komórek Macierzystych Sp. z o.o.**

This document contains general information about the insurance product. Full pre-contractual and contractual information on the insurance product is provided in the General Insurance Conditions for clients of Polski Bank Komórek Macierzystych Sp. z o.o. dated 16 May 2024 and in other documents.

### What is the type of insurance?

Personal Insurance – Division II, Group 1, 2



#### What is insured?

The subject of insurance is:

- ✓ the health of the Legal Guardian of the Child in the scope of Permanent damage to health as a result of a Personal Accident.
- ✓ health and life of the Child within the scope of
  - Serious illness
  - Death as a result of a Personal Accident
  - Second Medical Opinion
  - Permanent health impairment as a result of a Personal Accident

depending on the insurance option selected

For a detailed description of the scope of insurance, see § 3 and § 6 of the GTC.



#### What is not insured?

The insurance does not cover, among other things, the consequences of:

- ✗ acts of war or participation of the Insured in acts of violence, riots, disturbances, acts of terror,
- ✗ mass chemical, biological or radioactive contamination,
- ✗ driving a vehicle without the required licences,
- ✗ being under the influence of alcohol or other drugs, or intoxicated,
- ✗ participation in High Risk Sports, Professional Sports,
- ✗ mental illness,
- ✗ committing or attempting to commit a crime by the Insured.



#### Are there any restrictions on cover?

In the event of a Serious Illness, the insurance does not cover the consequences of:

- ! the Insured's treatment undergone outside the control of a doctor or other authorised persons,
- ! treatment for addictions,
- ! congenital and developmental defects and their consequences,
- ! a disease treated or diagnosed or whose symptoms have revealed themselves during the foetal period

For more information see §11 of the GTC.



#### Where am I covered?

The insurance cover applies throughout the world.



#### What are my obligations?

- ✓ to become acquainted with the General Insurance Conditions,
- ✓ to inform SIGNAL IDUNA about any change in his/her personal data or contact details,

Obligations in case of damage:

- ✓ to notify SIGNAL IDUNA about the occurrence of a covered event
- ✓ to document the legitimacy of the claim reported,
- ✓ in order to carry out the benefits of the Second Medical Opinion insurance, the Insured shall be obliged to contact the Assistance Centre and follow the instructions given by the consultant.

For details on the Insured's obligations, see § 8-10 of the GTC.



#### When and how do I pay?

The premium is payable as a single payment in Polish zloty, before the insurance contract is concluded.



#### When does the cover start and end?

The insurance cover starts from the date indicated in the insurance document, provided the premium has been paid.

The insurance coverage ends

- on the last day of the Insurance Period specified in the Insurance Contract,
- on the day of termination of the Insurance Contract by the Policyholder,
- on the day on which the Policyholder withdraws from the Insurance Contract,
- on the day the sum insured is exhausted,
- in respect to the Insured:
  - a) on the day of the Insured's death,
  - b) on the day of payment of the Benefit in the amount exhausting the Sum Insured for Permanent Health Damage resulting from a Personal Accident.

For details on the period of insurance and the duration of liability, see § 5 of the GTC.



### **How do I cancel the contract?**

The insurance contract may be cancelled by written notice within:

- 30 days from the date of conclusion of the contract - natural persons
- 30 days from the date of notification of the conclusion of the contract or from the date of delivery of the confirmation of the conclusion of the contract, if it is a later date - for contracts concluded by consumers by means of distance communication (e.g. Internet, telephone).

The Policyholder may at any time terminate the Insurance Contract by submitting a written declaration to SIGNAL IDUNA.

In the case of cancellation or termination of the Insurance Contract by the Policyholder before the end of the period for which it was concluded, the Policyholder shall be entitled to a refund of premium for the period of unused cover.

The Policyholder shall be entitled to reimbursement of the full premium amount if:

- a) the agreement for qualification, preparatory procedures and storage of Biological Material with Polski Bank Komórek Macierzystych Sp. z o.o. is terminated before the birth of the Child,
- b) the Biological Material is not obtained or the agreement on qualification, preparation and storage of Biological Material is terminated with Polski Bank Komórek Macierzystych Sp. z o.o. due to contamination or bacterial infection of the Biological Material.

For detailed information on the termination of the insurance contract, please refer to § 5 of the GTC.

**SIGNAL IDUNA**



**General Insurance Terms  
and Conditions for  
the clients of  
the Polski Bank Komórek  
Macierzystych Sp. z o.o.**

Key information contained in the General Insurance Terms and Conditions for the clients of the Polski Bank Komórek Macierzystych Sp. z o.o.

<b>Type of infotmation:</b>	<b>Where to find:</b>
<p>Conditions for the payment of indemnity and other benefits or the surrender value of the insurance.</p>	<p>§ 3 and § 7 with reference to the definitions in w § 2 Appendix 1 - Table of damages or injuries</p>
<p>Limitations and exclusions of liability of the insurance company, entitling it to refuse to pay indemnity and other benefits or to reduce them</p>	<p>§ 8 (4) and § 11 considering the definitions in w § 2</p>



## WHAT IS INSURED?

The life and health of the Insured, i.e. the Child and his/her Legal Guardian.

## WHAT IS COVERED?

Permanent health damage, death, illness, injury and surgery, as well as qualifying for organ transplantation as a recipient, as well as assistance services in the event of illness.

## WHAT YOU GET?

Financial support and assistance in the event of serious illness or other insured contingencies.

## WHO IS INSURED?

The Child and his/her Legal Guardian.

## WHERE YOU CAN FIND DETAILS OF INSURANCE?

In the following GTC - the document has been prepared so that you can easily find the provision you are interested in.

## WHERE TO LOOK FOR HELP IF YOU HAVE ADDITIONAL QUESTIONS?

**+48 12 252 86 82 (Monday to Friday 8-17)**

**[pbkm@signal-iduna.pl](mailto:pbkm@signal-iduna.pl)**

§ 1. General provisions	7
§ 2. Definitions	7
§ 3. Subject and scope of the insurance	12
§ 4. Conclusion of the insurance contract and insurance period	13
§ 5. Start and end of the cover	13
§ 6. Sum Insured and premium	15
§ 7. Insurance benefits	18
§ 8. Parties' rights and obligations under the Insurance Contract	19
§ 9. Payment and processing of Benefits	20
§ 10. Beneficiary	22
§ 11. Exclusions of liability	22
§ 12. Complaints and litigation	23
§ 13. Final provisions	25
APPENDIX 1 – Table of damages or injuries	26
INFORMATION ON PROCESSING OF PERSONAL DATA	28

§ 1.

General provisions

1. These General Insurance Terms and Conditions for the clients of Polski Bank Komórek Macierzystych Sp. z o.o., hereinafter referred to as the GTC, shall apply to insurance contracts concluded between SIGNAL IDUNA Polska Towarzystwo Ubezpieczeń Spółka Akcyjna, hereinafter referred to as SIGNAL IDUNA and the Policyholders.
2. The GTC shall also apply to the conclusion of insurance contracts by means of distance communication in compliance with the applicable legal provisions in this respect.

§ 2.

Definitions

NOTE IMPORTANT  
DEFINITIONS

1. **Assistance Centre** – the organisational unit authorised to accept and order the provision of a Second Medical Opinion.
2. **Illness** – reaction of the body to a pathogenic agent leading to functional disorders, organic changes in tissues, organs, systems or the whole organism.
3. **Diabetes** – Acquired insulin-dependent Type 1 diabetes mellitus, resulting from the destruction of insulin-producing cells by an autoimmune process, requiring continuous insulin replacement administration.
4. **Insurance Document** – policy, certificate or other written confirmation of the insurance contract issued by SIGNAL IDUNA.
5. **Second Medical Opinion** – a written opinion from the doctor at the Assistance Centre, based on an analysis of the medical records of the Insured, regarding the correctness of the diagnosis made by the treating doctor, the treatment undertaken and the prognosis of the possibility of curing the Serious Illness.
6. **Muscular Dystrophy** – a chronic and progressive degenerative genetic disease of the muscles, causing:
  - a) increasing muscle weakness and atrophy and impairment of muscle function,
  - b) the occurrence of permanent neurological impairment, resulting in irreversible loss of the ability to lead an independent life, in the form of the inability to perform at least 3 out of 5 basic activities of daily living. The basic activities of daily living are: bathing, dressing and undressing, using the toilet, eating by oneself, controlled excretion of urine and faeces.

The diagnosis must be confirmed by a neurologist with the results of appropriate tests, including examination of a muscle slice.

Cases of Muscular Dystrophy due to neurological or vascular causes are excluded from cover.

The date of onset of Muscular Dystrophy is deemed to be the date on which the diagnosis of this disease is made, falling within the period of insurance cover.

7. **Child** – The Insured from whom the Biological Material was taken. The age of the Child at the time of the conclusion of the insurance contract may be a maximum of 18 years i.e. the day of the 18th birthday.

8. **Intracranial Tumours** – benign intracranial tumours causing permanent and irreversible neurological defects that persist despite treatment.

Excluded are cysts, granulomas, intracranial malformations and benign pituitary tumours, medullary tumours.

For the purposes of these terms and conditions, haemangiomas are not considered intracranial tumours.

The date of occurrence of an intracranial tumour is the date on which it is diagnosed, falling within the period of insurance cover.

9. **Physician** – a person who has the right to practise medicine in accordance with the applicable legislation.

10. **Physician of the Assistance Centre** – Assistance Centre consultant physician.

11. **Attending Physician** – the Physician providing care to the Insured after a Serious Illness, who is not an Assistance Centre Physician.

12. **Biological Material** – umbilical cord blood, placental blood and umbilical cord.

13. **Personal Accident** – a sudden event, independent of the Insured's will, caused by an external cause, which occurred during the period of insurance cover. The external cause that caused the Personal Accident shall not include Sickness, including mental illness and physical injuries resulting from overloading, exertion, lifting or bending.

14. **Malignant Neoplasm** – a cancerous disease characterised by the uncontrolled growth and spread of cancer cells causing infiltration and destruction of tissues in the body.

The diagnosis must be confirmed by an oncologist with the results of a histopathological examination or, in the case of tumours of the haematopoietic or lymphatic system, with the results of appropriate laboratory tests (bone marrow, cytochemical or immunological tests).

The following are excluded from insurance cover:

- a) any histopathological described lesion as benign,
- b) any pre-cancerous lesion,
- c) non-invasive carcinoma ('in situ'),
- d) skin cancer, with the proviso that malignant melanoma at an invasive stage, i.e. higher than 1B in the TNM classification, is not excluded,
- e) hyperkeratosis, basal cell carcinoma of the skin and squamous cell carcinoma of the skin,
- f) any cancer occurring in the presence of coexisting HIV infection or AIDS disease.

The date of onset of the Malignant Neoplasm is deemed to be the date of diagnosis, falling within the period of insurance cover.

15. **Skin Burns** – deep skin burns requiring hospitalisation and involving:

- a) more than 50% of the body surface area – for burns of the second degree and second and third degrees combined, or
- b) more than 20% of the body surface – for third-degree burns.

The extent of burns is assessed on the basis of hospital treatment records and based on accepted tables for assessing the size of the body surface area (Rule of Nines or Lund and Bronder table).

The date of occurrence of a Skin Burn is the date of the accident leading to burns meeting the above criteria. Sunburn is not covered.

16. **Legal Guardian of the Child** – an individual who has entered into an Contract for the service of qualification and preparation and storage of Biological Material.

17. **Paralysis:**

- a) Paralysis as a result of disease - total, permanent and irreversible loss of motor function in two or more limbs, caused by damage within the central nervous system (brain or spinal cord) as a result of disease and which does not lead to recovery.

The scope of cover includes paralysis of a limb that represents an anatomical whole:

- for upper limb: arm, forearm, hand,
- for the lower limb: thigh, shank, foot.

The diagnosis must be confirmed by a Neurologist or Neurosurgeon.

The following are excluded from cover:

- partial paresis
- temporary paresis (including that resulting from viral infections),
- paresis caused by psychological or psychiatric disorders.

The date of onset of Paralysis as a result of illness is deemed to be the date of diagnosis, falling within the period of insurance cover.

- b) Paralysis as a result of an accident - total, permanent and irreversible loss of motor function in two or more limbs, caused by damage to the central nervous system (brain or spinal cord) as a result of any accident and which does not lead to recovery.

Paralysis of a limb constituting an anatomical whole is covered:

- for upper limb: arm, forearm, hand,
- in the case of the lower limb: thigh, shank, foot.

The diagnosis must be confirmed by a Neurologist or Neurosurgeon.

The following are excluded from cover:

- partial paresis,
- temporary paresis (including that resulting from viral infections).

The date of occurrence of Paralysis as a result of an accident shall be deemed to be the date of the Personal Accident causing the paralysis, falling within the period of insurance cover.

18. **Serious Illness** – illness, injury and surgical operation relating to the Child's health and the Insured's qualification for the organ transplant waiting list indicated in § 6 (3).

19. **Insured under the influence of alcohol** – state indicating the consumption of alcohol by the Insured, which occurs when the alcohol content in the organism amounts to or leads to concentration in blood of more than 0.2‰ of alcohol or presence in the exhaled air of more than 0.1 mg of alcohol in 1 dm.

20. **Organ Transplantation** – performing a transplant to the Insured or qualifying the Insured as a recipient of one of the listed organs:

- a) pancreas (excluding transplantation of Langerhans island cells only),
- b) heart (only full transplantation),
- c) bone marrow and umbilical cord blood, using haematopoietic stem cells, after prior destruction (ablation) of the recipient's own marrow,
- d) liver (including parts of the liver),
- e) lung,
- f) kidney.

The performance of an Organ Transplant, as well as registration on the National Waiting List at the Organising and Coordinating Centre for Transplantation 'POLTRANSPLANT', must be clearly documented.

Organ Transplantation shall not be deemed to be transplantation of organs whose end-stage failure, which is an indication for transplantation, occurred prior to coverage for the Serious Illness and transplantation using stem cells other than those mentioned above.

The date of occurrence of an Organ Transplant is deemed to be:

- a) the day of transplantation occurring during the period of insurance cover or
- b) the date of qualification of the Insured on the National Transplant Waiting List falling within the period of cover.

21. **End-stage Renal Failure (uraemia)** – a disease in its end stage causing permanent and irreversible loss of normal function of both kidneys. End-stage renal failure cases requiring permanent and regular dialysis or a kidney transplant are covered.

The indication for dialysis or kidney transplantation must be confirmed by a Nephrologist.

The date of onset of End Stage Renal Failure is considered to be:

- a) the day of commencement of dialysis treatment, falling within the period of insurance cover or
- b) the day on which a kidney transplant is carried out, falling within the period of insurance cover.

22. **End-stage Liver Failure** – a disease in the end-stage causing permanent and irreversible loss of normal liver function. Coverage is provided for cases of end-stage liver failure where at least two of the following symptoms are present:

- a) ascites,
- b) persistent jaundice,
- c) oesophageal varices,
- d) portal encephalopathy.

The diagnosis must be confirmed by the Specialist with the results of laboratory tests and imaging examinations.

Secondary liver disease caused by the use of drugs or toxic substances is excluded from cover.

The date of onset of End-stage Liver Failure is deemed to be the date of diagnosis of this disease, falling within the period of insurance cover.

23. **High Risk Sports** – airsoft, mountaineering, b.a.s.e. jumping, ballooning, biathlon, bobsleigh, boating, bouldering, buggy kitting, canyoning, downhill, dream jumping and off-piste skiing or snowboarding, freefall, freeriding, free run, freestyle, heliboarding, heliskiing, highlining, Himalayan mountaineering, hydro speed, water skiing, quad biking, skibobbing and sports involving vehicles designed for travelling on snow or ice, horse riding, white-water kayaking, kitesurfing, extreme biking, mountain biking, hang-gliding, powered-gliding, scuba diving paragliding, parkour, flying aeroplanes or helicopters, rafting, land vehicle races, tobogganing, skeleton, ski mountaineering, ski jumping and snowboarding, bungee jumping, slacklining, speed snowboarding, alpine snowboarding, parachuting, speed rowing, speleology, motor sports, gliding, mountaineering, trekking, windsurfing, water or airborne, ice climbing, rock climbing, extreme downhill skiing, zorbing, sailing outside territorial waters more than 12 nautical miles from the coast.

24. **Professional Sport** – practising sport in the manner in which work or services are provided for remuneration, regardless of whether or not an employment or civil contract exists between the professional athlete and the relevant sports organisation.

25. **Sum Insured** – the amount stated in the Insurance Document representing the upper limit of liability of SIGNAL IDUNA, being the basis for determination of the amount of benefit in case of occurrence of an event covered by the scope of insurance for which this amount was determined.

26. **Coma** – a state of unconsciousness as a result of illness or accident, expressed in the body's unresponsiveness to external and internal stimuli, lasting for at least 96 hours, requiring the use of life-support systems and resulting in permanent neurological loss. The diagnosis of permanent neurological loss must be confirmed by a Neurologist based on the medical records of hospital treatment.

Coma is excluded from coverage:

- a) pharmacological coma
- b) coma caused by the use of drugs or toxic substances.

The date of onset of Coma shall be deemed to be the day of unconsciousness falling within the period of cover.

The Insured shall become entitled to the benefit after the expiry of the minimum period of 96 hours from the date of onset indicated above.

27. **Benefit** – the amount of money paid by SIGNAL IDUNA to the Insured and, in the case of the Insured's death, to the Insured's Beneficiary, as well as the benefit of the Second Medical Opinion, in the event of recognition of a claim arising from the occurrence of an event that is covered.

28. **Permanent health damage as a result of a Personal Accident** – permanent loss of structure and function of an organ or limb and impairment of bodily functions in the form of permanent bodily injury or health disorder resulting in impairment of bodily functions, suffered by the Insured as a result of a Personal Accident, as listed in the Table of Damages or Injuries enclosed as Appendix 1 to the GTC.



29. **Policyholder** – the Legal Guardian of the Child with full legal capacity who concluded the Insurance Contract, obliged to pay the premium.
30. **Insured** – a natural person named in the Insurance Contract who is covered.
31. **Insurance Contract** – insurance contract concluded between the Policyholder and SIGNAL IDUNA for the account of the Insured, on the basis of these GTC. The Insurance Document is the confirmation of the conclusion of the Insurance Contract.
32. **Beneficiary** – the entity designated as entitled to receive the Benefit due to the Insured's death.
33. **Loss of Limbs** – the total and irreversible loss of at least one limb. Coverage includes the loss of:
  - a) an upper limb above the wrist,
  - b) a lower limb above the ankle joint.

The date of occurrence of Loss of Limb due to illness is considered to be the date of the surgical operation, falling within the period of insurance cover.

34. **Loss of Speech** – complete and irreversible loss of the function of speaking, caused by irreversible damage to the larynx or damage to the speech centre in the brain (Broca's and Wernicke's areas). The diagnosis must be confirmed by an Otolaryngologist or Neurologist. The date of onset of the Loss of Speech is deemed to be the date on which the diagnosis is made, falling within the period of insurance cover.
35. **Hearing Loss** – complete and irreversible bilateral loss of hearing function. The diagnosis must be confirmed by an Otolaryngologist and the results of audiometric tests. The date of onset of Hearing Loss is deemed to be the date of diagnosis, falling within the period of insurance cover.
36. **Loss of Sight** – complete and irreversible loss of visual function on both sides. The diagnosis must be confirmed by an Ophthalmologist with the results of an eye examination. The date of occurrence of Loss of Sight is deemed to be the date of diagnosis, falling within the period of insurance cover.
37. **Encephalitis** – acute inflammation of brain tissue causing at least three weeks' hospitalisation and leading to permanent and irreversible neurological damage. The diagnosis and determination of the permanent nature of the brain damage must be confirmed by the clinical picture of the disease and the characteristic abnormalities in the biochemical examinations by the medical documentation of the treatment carried out.

WHAT IS THE SCOPE OF INSURANCE

### § 3.

#### Subject and scope of the insurance

1. The subject of the insurance shall be the health and life of the Insured.
2. Within the framework of insurance contract concluded for the account of the Legal Guardian of the Child, SIGNAL IDUNA shall grant insurance protection to the Insured within the scope of Permanent health detriment in the consequence of a Personal Accident.

3. Within the framework of an insurance contract concluded for the account of a Child, SIGNAL IDUNA, depending on the insurance variant chosen, shall grant insurance cover to this Insured in respect of:
  - 1) Serious Illness,
  - 2) Death as a result of a Personal Accident,
  - 3) Permanent health damage as a result of a Personal Accident,
  - 4) Second Medical Opinion.
4. The events listed in section 3 above compose the insurance package, which is available in four variants (Variant I, Variant II, Variant III, Variant IV) indicated in § 6 section 3. Insurance variants differ from each other in scope and amount of Sum Insured. Selection of an insurance variant is equivalent to conclusion of an insurance contract within the scope of events and Sums Insured specified for this variant and within the scope of events indicated in point 3 above.

### § 4.

#### Conclusion of the insurance contract and insurance period

WHEN YOU CAN CONCLUDE AN INSURANCE CONTRACT?

1. The Insurance Contract shall be concluded on the basis of an application whereby the Policyholder selects the insurance option to be covered by the Insured.
2. SIGNAL IDUNA may require at the application stage a medical questionnaire of the Child to assess the insurance risk.
3. On the basis of the information obtained by SIGNAL IDUNA from the application and the child's medical questionnaire - if required - SIGNAL IDUNA may, in the result of the assessment of the insurance risk, refuse to give its consent to the conclusion of the Insurance Contract.
4. The Insurance Contract shall be deemed concluded on the date of payment of the insurance premium by the Policyholder.
5. The Insurance Contract for the account of a Child is concluded on the condition of a live birth of a Child.
6. The Insurance Contract concluded by means of distance communication shall result in Policyholder's acceptance of the terms and conditions of the regulations for provision electronic services to the clients of Polski Bank Komórek Macierzystych Sp. z o.o. by the Policyholder. These Terms and Conditions are made available via the website [www.pbkm.pl](http://www.pbkm.pl) with possibility of its downloading, recording, reproducing and printing.
7. The Insurance Contract is concluded for a period of 12 months, unless otherwise agreed (insurance period). The first and last day of the insurance period are indicated in the Insurance Document.

### § 5.

#### Start and end of the cover

1. Unless otherwise agreed, the liability of SIGNAL IDUNA shall commence from the day following the conclusion of the Insurance Contract, with the reservation that in the case of conclusion of the Insurance Contract before the birth of the Child, in respect of the Legal Guardian of the Child the

insurance cover shall commence from the day following the conclusion of the Insurance Contract while in respect of the Child it shall commence on the day of the Child's birth and in both cases the liability of SIGNAL IDUNA shall end on the day preceding 12 months from the day of the Child's birth (period of insurance cover).

2. The liability of SIGNAL IDUNA and the duration of the insurance cover shall end:
  - 1) on the last day of the insurance period,
  - 2) on the day on which the Policyholder withdraws from the Insurance Contract,
  - 3) on the day of termination of the Insurance Contract by the Policyholder,
  - 4) in respect of a given Insured:
    - a) on the day of the Insured's death,
    - b) on the day of payment of a Benefit or Benefits in the amount exhausting the Sum Insured in respect of Permanent Health Impairment.
3. The Policyholder may withdraw from the Insurance Contract by submitting a written declaration of withdrawal from the Insurance Contract within:
  - 1) 30 days from the date of conclusion of the Insurance Contract. If SIGNAL IDUNA did not inform the Policyholder as a consumer about his right of withdrawal from the Insurance Contract at the latest at the time of conclusion of the Insurance Contract, the period of 30 days shall run from the day on which the Policyholder as a consumer became aware of this right.
  - 2) 30 days if the Insurer who is a consumer concluded the Insurance Contract by means of distance communication, from the day on which SIGNAL IDUNA informed the Insurer about the conclusion of the Insurance Contract or, if it is later, from the day of delivery of the information to be provided to the Insurer on the basis of regulations governing the conclusion of contracts at a distance. The period for withdrawal from the Insurance Contract is observed if the declaration of withdrawal from the Insurance Contract is sent before its expiration.
4. The withdrawal from the Insurance Contract shall not release the Policyholder from the obligation to pay the premium for the period in which SIGNAL IDUNA provided the cover.
5. The Policyholder may at any time terminate the Insurance Contract by submitting a declaration to SIGNAL IDUNA in writing otherwise being null and void.
6. In the case of the Policyholder's withdrawal from the Insurance Contract or termination of the Insurance Contract before the expiration of the period for which it was concluded, the Policyholder shall be entitled to the reimbursement of premium for the period of unused cover, subject to the provisions of section 8.
7. The premium to be reimbursed shall be determined in proportion to the period of unused cover, starting from the day following the termination of the Insurance Contract.
8. The Policyholder shall be entitled to a full premium refund if:
  - 1) the contract for qualification, preparation procedures and storage of Biological Material with Polski Bank Komórek Macierzystych Sp. z o.o. is terminated before the birth of the Child,

- 2) the Biological Material is not obtained or the contract for qualification, preparation procedures and storage of the Biological Material with Polski Bank Komórek Macierzystych Sp. z o.o. is terminated due to contamination or bacterial infection of the Biological Material.

## § 6.

### Sum Insured and premium

1. The Sum Insured for the events mentioned under § 3 section 2 and § 3 point 1) – point 4), being the basis for the determination of the amount of the benefits mentioned under § 7 and § 9, is determined for a given event in the amount depending on the insurance variant chosen by the Insurer.
- 2.
2. The scope of SIGNAL IDUNA liability and the amount of Sum Insured for events specified under § 3 item 2, is defined in the table below:

Scope of insurance cover for the Legal Guardian of the Child	Sum Insured
<b>Permanent health damage as a result of a Personal Accident</b>	<b>PLN 5 000</b>

3. Scope of insurance claims covered by SIGNAL IDUNA liability in different variants and amount of Sum Insured incl. limits specified in § 3 item 3. 1) – 4) in each insurance variant are specified in the table below:

Variant	Scope of insurance cover for the Child	Sum Insured
<b>Variant I</b>	<b>Serious Illness</b>	<b>PLN 100 000</b>
	1) Malignant tumours 2) Transplantation of the Child as recipient of one of the following organs of human origin: a) heart (full transplantation only), b) liver, pancreas (excluding transplantation of Langerhans' island cells only), c) lung, d) bone marrow, e) umbilical cord blood (autologous transplantation only) f) kidney.	
	<b>Death as a result of the Personal Accident</b>	<b>PLN 25 000</b>
	<b>Second Medical Opinion</b>	<b>One Benefit within the insurance period</b>

Variant	Scope of insurance cover for the Child	Sum Insured	
Variant II	<b>Serious Illness</b>	PLN 100 000	
	1) Malignant tumours 2) Transplantation of the Child as recipient of one of the following organs of human origin: a) heart (full transplantation only), b) liver, pancreas (excluding transplantation of Langerhans' island cells only), c) lung, d) bone marrow, e) umbilical cord blood (autologous transplantation only) f) kidney, 3) Renal failure, 4) Encephalitis 5) End-stage liver failure, 6) Diabetes mellitus, 7) Muscular dystrophy, 8) Intracranial tumours, 9) Coma, 10) Paralysis, 11) Loss of speech; Loss of sight, Loss of hearing, Loss of limbs, 12) Skin burns		
	<b>Death as a result of the Personal Accident</b>		PLN 25 000
	<b>Second Medical Opinion</b>		One Benefit within the insurance period
Variant III	<b>Serious Illness</b>	PLN 100 000	
	1) Malignant tumors 2) Transplantation of the Child as recipient of one of the following organs of human origin: a) heart (full transplantation only), b) liver, pancreas (excluding transplantation of Langerhans' island cells only), c) lung, d) bone marrow, e) umbilical cord blood (autologous transplantation only) f) kidney.		
	<b>Death as a result of the Personal Accident</b>		PLN 25 000
	<b>Second Medical Opinion</b>		One Benefit within the insurance period
	<b>Permanent health damage as a result of a Personal Accident</b>	PLN 25 000	

Variant	Scope of insurance cover for the Child	Sum Insured	
Variant IV	<b>Serius Illness</b>	PLN 100 000	
	1) Malignant tumors 2) Transplantation of the Child as recipient of one of the following organs of human origin: a) heart (full transplantation only), b) liver, pancreas (excluding transplantation of Langerhans' island cells only), c) lung, d) bone marrow, e) umbilical cord blood (autologous transplantation only) f) kidney 3) Renal failure, 4) Encephalitis 5) End-stage liver failure, 6) Diabetes mellitus, 7) Muscular dystrophy, 8) Intracranial tumours, 9) Coma, 10) Paralysis, 11) Loss of speech; Loss of sight, Loss of hearing, Loss of limbs, 12) Skin burns.		
	<b>Death as a result of the Personal Accident</b>		PLN 25 000
	<b>Second Medical Opinion</b>		One Benefit within the insurance period
	<b>Permanent health damage as a result of a Personal Accident</b>	PLN 25 000	

4. SIGNAL IDUNA shall pay or provide Benefits up to the maximum amount of Sums Insured or limits referred to in section 2 and section 3 above, valid on the day of occurrence of the insured event for which they were determined.
5. The Sums Insured for Permanent Health Damage as a result of a Personal Accident referred to in subsection 2 and subsection 3 above shall be reduced by the amount of the Benefit or Benefits paid on account of the insured event for which they were determined. Exhaustion of these Sums Insured as a result of payment of a Benefit or Benefits shall constitute full discharge of the benefit under the Insurance Contract concluded and, in connection with use of the insurance cover in full, no refund of premium shall be due. 6.
6. The amount of insurance premium shall depend on the insurance option selected by the Policyholder.
7. The insurance premium shall be paid by the Policyholder before conclusion of the Insurance Contract, as a one-off payment for the whole insurance period, within the period specified in the policy.

## § 7. Insurance benefits

### 1. Serious Illness:

- 1) If the Insured is diagnosed with a Serious Illness, SIGNAL IDUNA shall pay a Benefit in the amount of the Sum Insured for the Serious Illness, provided that the Serious Illness occurs to the Insured for the first time in his or her life and it takes place during the period of insurance cover and the Insured remains alive for at least 30 days from the date of the occurrence of the Serious Illness.
- 2) During the period of SIGNAL IDUNA's liability under the Insurance Contract, only one Benefit may be paid on account of the same Serious Illness of the Insured (the same disease unit or the same surgery). SIGNAL IDUNA's liability for the occurrence of subsequent Serious Illnesses shall only apply if the subsequent Serious Illnesses, according to medical knowledge, do not result from the Serious Illness for which a Benefit was paid and are not the same disease entity or the same surgery for which a Benefit was paid.

### 2. Death as a result of a Personal Accident:

In the event of the death of the Insured as a result of a Personal Accident, SIGNAL IDUNA shall pay the Benefit to the Insured in the amount of the Sum Insured due to death, if the Insured's death occurred within 180 days from the date of the Personal Accident.

### 3. Permanent health damage as a result of a Personal Accident:

- 1) In the case of a Permanent Health Damage resulting from a Personal Accident the Insured shall be entitled to a Benefit representing a percentage of the Sum Insured for Permanent Health Damage - within the range of events and in the amount specified in the Table of Damages or Injury attached as Appendix 1 hereto.
- 2) Benefits for Permanent Health Damage as a result of a Personal Accident shall be paid up to a maximum of 100% of the Sum Insured for Permanent Health Damage.
- 3) If, as a result of the same and subsequent covered Personal Accidents, more than one physical function is impaired, the degrees of individual percentage of Permanent Health Damage shall be aggregated, but the maximum benefit shall not exceed 100% of the Sum Insured for Permanent Health Damage.
- 4) If, as a result of the same and subsequent Personal Accidents, organs or senses whose functions were impaired prior to the Personal Accident are impaired, the percentage of Permanent Impairment shall be determined as the difference between the degree of impairment existing after the occurrence of the Personal Accident and before the occurrence of the Personal Accident.
- 5) The percentage of health damage resulting from a Personal Accident shall be determined immediately after the completion of treatment, rehabilitation and stabilisation of health condition, but not earlier than after 3 months from the date of the Personal Accident and not later than within 3 years from the date of the Personal Accident.

### 4. Second Medical Opinion

- 1) In the event of an application by the Insured for a Second Medical Opinion, SIGNAL IDUNA shall provide, through the Assistance Centre, the organisation and payment of the costs of the following services:
  - a) information of the Insured about the medical documentation necessary for the issuance of the Second Medical Opinion;
  - b) delivery of the medical documentation to the Physician of the Assistance Centre;
  - c) providing the Insured with a written Second Medical Opinion which includes:
    - the opinion of the Assistance Centre Physician regarding the diagnosis made and the treatment administered,
    - proposal of a treatment plan recommended by the Physician of the Assistance Centre.
- 2) SIGNAL IDUNA's liability shall cover the organisation and payment of the cost of preparation of the Second Medical Opinion 1 (one) time during the period of insurance cover. The benefits mentioned under point 1) above shall be provided to the Insured only for the first of the Serious Illnesses reported to the Assistance Centre.
- 3) The liability of SIGNAL IDUNA shall not cover the cost of medical visits and diagnostic tests recommended in the Second Medical Opinion or necessary for its preparation.
- 4) It is a prerequisite for the Insured to obtain a Second Medical Opinion that he/she provides the Assistance Centre with all the documents required for the fulfilment of the benefit.
- 5) The Assistance Centre shall cover the cost of drawing up and issuing medical documentation concerning the Insured's state of health by the Attending Physician.
- 6) SIGNAL IDUNA and the Assistance Centre shall not be obliged to provide a Second Medical Opinion in the event that the Attending Physician does not make available copies of the medical documentation and examination results concerning the Insured's condition. In the event that the Assistance Centre is not able to collect the medical documentation concerning the Insured's illness from the attending Physician or from the medical practitioners who provided the medical services, the Insured shall be obliged to provide these documentation and the results of the examinations on their own.

## § 8. Parties' rights and obligations under the Insurance Contract

1. SIGNAL IDUNA shall be obliged to:
  - 1) pay or provide a Benefit in the event of a covered event,
  - 2) to deliver these GTC to the Insured before conclusion of the Insurance Contract in paper form or, if he/she agrees, on another permanent carrier,
  - 3) serve the Policyholder with the Insurance Document,

- 4) correct and timely fulfilment of the obligations provided for in the Insurance Contract and the law.
2. The Policyholder shall be obliged:
  - 1) to provide SIGNAL IDUNA with true and complete data necessary for SIGNAL IDUNA to properly perform the provisions of the Insurance Contract,
  - 2) to inform SIGNAL IDUNA promptly about any changes of circumstances mentioned in the application for insurance and the medical questionnaire – if required.
3. In the case of an event covered by the insurance contract the Insured is obliged to:
  - 1) try to mitigate the consequences of the accident by immediately undergoing medical care and prescribed treatment;
  - 2) immediately inform SIGNAL IDUNA about the event;
  - 3) to provide SIGNAL IDUNA with the documents and data necessary to establish the validity of the claim and the amount of benefit and to provide any information required by SIGNAL IDUNA;
  - 4) to allow SIGNAL IDUNA to inquire about the Insured's state of health, in particular from the Attending Physicians.
4. The Policyholder and the Insured shall be obliged to notify SIGNAL IDUNA about the event covered within 30 days from its occurrence. In the case of violation of this obligation through wilful misconduct or gross negligence, SIGNAL IDUNA may reduce the benefit accordingly, if the violation contributed to the increase of the amount of the benefit or made it impossible for SIGNAL IDUNA to determine the circumstances and effects of the event.
5. The duties specified in the provisions of this paragraph shall not exhaust the duties of the parties to the Insurance Contract, which are specified in the remaining provisions of these GTC.

## § 9.

### Payment and processing of Benefits

1. The benefits shall be paid or provided to the Insured. The benefit for the death of the Insured shall be paid to the Beneficiary.
2. After the receipt of a notification about the occurrence of an insured event covered by the insurance, SIGNAL IDUNA shall, within 7 days from the receipt of this notification, inform the Policyholder and the Insured if they are not the persons making the claim and the person making the claim, in writing or by e-mail, what documents are needed to determine the legitimacy and amount of the Benefit and shall carry out the proceedings to determine the facts of the event, the legitimacy of the claims made and the amount of the Benefit.
3. SIGNAL IDUNA shall determine the legitimacy of the award of Benefits under the Insurance Contract on the basis of the documents provided. SIGNAL IDUNA reserves the right to verify the documents submitted to establish liability or the amount of a Benefit.
4. In order to assess a claim for the payment of a Benefit, it is necessary to provide SIGNAL IDUNA with the documents and other evidences mentio-

ned below which are necessary to establish the legitimacy of the claim and to determine the amount of the Benefit:

- 1) an abridged copy of the Child's birth certificate or other document confirming the fact of being the Child's Legal Guardian,
  - 2) an abridged copy of the death certificate, death card or a certificate stating the cause of the Insured's death – in the event of a claim on account of the Insured's death,
  - 3) documentation concerning a Personal Accident together with medical documentation from the first medical aid provided after the event, including a description of injuries, medical diagnosis and test results,
  - 4) medical documentation confirming the type and date of diagnosing the Serious Illness suffered by the Insured,
  - 5) test results confirming the conformity of the disease unit with the definition accepted by SIGNAL IDUNA,
  - 6) medical documentation from the course of pregnancy,
  - 7) medical certificate of the end of treatment,
  - 8) Police reports concerning the insured event covered by the insurance protection, if any,
  - 9) other documents additionally indicated by SIGNAL IDUNA which are necessary to establish the facts of the event, legitimacy of the claims made and amount of the Benefit.
5. Documents may be delivered to SIGNAL IDUNA in originals or as copies. In case of doubt, SIGNAL IDUNA shall have the right to require original documents or copies certified as true copies by a notary public or by the entity issuing them. Documents submitted to SIGNAL IDUNA must be drawn up in the Polish language or translated into Polish by a sworn translator.
  6. SIGNAL IDUNA shall have the right to refer the Insured for examination, to appoint at its own expense an independent expert or a specialist to determine the cause, circumstances of the event and amount of benefit due.
  7. SIGNAL IDUNA shall pay or provide a Benefit within 30 days from the date of reporting the insured event.
  8. If it is impossible to explain the circumstances necessary to determine the validity and amount of the Benefit within the above-mentioned time limit, the Benefit shall be paid within 14 days from the day when, with due diligence, it was possible to explain these circumstances. However, the undisputed part of the Benefit, which shall be understood as a documented and undisputed part of the Benefit, SIGNAL IDUNA is obliged to pay within the time limit referred to in subsection 7 above.
  9. In case it is necessary to obtain additional medical information for the preparation of the Second Medical Opinion, the Second Medical Opinion shall be drawn up within 14 working days (i.e. days from Monday to Friday, excluding public holidays) from the day the Insured provides the complete medical documentation.
  10. SIGNAL IDUNA shall notify the claimant in writing of the amount of the benefit granted. If the Insured is not entitled to a Benefit or is entitled to a Benefit in an amount different than the one specified in the claim, SIGNAL IDUNA shall inform the person claiming in writing thereof, specifying the circumstances and the legal basis justifying the total or partial refusal to pay the Benefit.

11. Benefits shall be paid in Polish zlotys by transfer to a bank account or, in case of lack of such an account, in another way agreed with the Beneficiary.
12. In order to provide the Benefit of the Second Medical Opinion, the Insured is obliged to contact the Assistance Centre by phone on: +48 12 252 86 82 and follow the instructions given by the consultant.

### § 10. Beneficiary

1. The Insured may designate one or more Beneficiaries to receive the Benefit due to his/her death.
2. The Insured who has named an Insured's Beneficiary or Beneficiaries may change them at any time during the term of the Insurance Contract by informing SIGNAL IDUNA in writing. The change shall be valid from the day following the receipt of the Insured's request.
3. If several Beneficiaries are indicated and there is no designated share in the Sum Insured for death, their shares shall be equal.
4. Where the Insured has not designated a Beneficiary or where none of the Beneficiaries is alive or entitled to the Benefit, the Benefit shall be payable to the family members of the deceased in the following order:
  - 1) in equal shares to the Insured's parents,
  - 2) in equal shares to siblings of the Insured if there are no parents,
  - 3) in equal shares to other heirs of the Insured, if there are no persons mentioned above.
5. A person who dies before the Insured's death shall also be deemed to have died simultaneously with the Insured.

### § 11. Exclusions of liability

THOSE EVENTS ARE  
NOT COVERED

1. SIGNAL IDUNA shall not be liable for Personal Accidents and their consequences arising from:
  - 1) acts of war or active and voluntary participation of the Insured in acts of violence, riots, disturbances, acts of terror or terrorism,
  - 2) massive chemical, biological or radioactive contamination,
  - 3) attempted or committed suicide,
  - 4) self-mutilation or self-inflicted mutilation,
  - 5) attempting to commit a crime or committing a crime with intentional fault,
  - 6) active participation in fights, with the exception of acting in necessary defence,
  - 7) use of physical violence against the Child by his/her Legal Guardians,
  - 8) driving a vehicle by the Insured without the necessary permissions to drive such a vehicle or a vehicle without an up-to-date technical examination and other documents necessary for the vehicle to be put into circulation, or after taking medicines which, during the period of their action, exclude the driving of vehicles,

- 9) participating in sports competitions using any motor vehicle as a driver, assistant driver or passenger, including any kind of trial or test driving,
  - 10) being under the influence of alcohol, being under the influence of drugs, narcotics, psychotropic or other toxic or pharmacological agents of similar effect, except for medicines taken on prescription by a doctor and in the manner specified by him/her,
  - 11) practising Professional Sport,
  - 12) practising High Risk Sports,
  - 13) transport by air, with the exception of licensed passenger airlines,
  - 14) mental illnesses defined as illnesses classified in the International Statistical Classification of Diseases and Health Problems as mental or behavioural disorders (codes F00-F99).
2. SIGNAL IDUNA shall not be liable if the Serious Illness was caused by or resulted from any of the events set out in paragraph 1 above or is the consequence of:
    - 1) undergoing pharmacological treatment or a procedure of a medical or paramedical nature carried out outside the control of a physician or other authorized persons,
    - 2) congenital and developmental malformations and their consequences,
    - 3) disease treated or diagnosed, or the symptoms of which became apparent during the foetal period,
    - 4) treatment of addictions and their consequences.
  3. The liability of SIGNAL IDUNA for the death of the Insured shall not cover the birth of a stillborn Child.

### § 12. Complaints and litigation

HOW TO MAKE  
A COMPLAINT?

1. The Client may lodge complaints and claims, containing reservations concerning the services provided by SIGNAL IDUNA Polska TU S.A. (hereinafter collectively referred to as complaints).
2. Complaints may be submitted in the following manner:
  - 1) **in writing** – in person at the customer service unit or by sending to the address of this unit, i.e. SIGNAL IDUNA Polska TU S.A. ul. Siedmiogrodzka 9, 01-204 Warsaw or to the address of the Regional Insurance Service Centre (address data of the Regional Insurance Service Centres of SIGNAL IDUNA Polska TU S.A. are provided on the website at: <http://www.signal-iduna.pl/kontakt/>) or to the electronic delivery address entered in the electronic address database provided on the website <http://www.signal-iduna.pl/kontakt/>;
  - 2) **orally** – personally to the minutes in the customer service unit i.e. in the seat of SIGNAL IDUNA Polska TU S.A. in Warsaw (ul. Siedmiogrodzka 9, 01-204 Warsaw) or in the Regional Insurance Service Centre (address data of Regional Insurance Service Centres of SIGNAL IDUNA Polska TU S.A. are given on the website at: <http://www.signal-iduna.pl/kontakt/>) or by telephone at 22 50 56 506;
  - 3) **electronically** – using electronic means of communication by sending a message to: [reklamacje@signal-iduna.pl](mailto:reklamacje@signal-iduna.pl).

3. SIGNAL IDUNA Polska TU S.A. shall handle the claim and give its answer immediately, not later than within 30 days from the date of its receipt. In particularly complicated cases, which make it impossible to handle the claim and give an answer within the indicated time limit, SIGNAL IDUNA Polska TU S.A. shall explain to the client the reasons for the delay, indicate circumstances which must be determined in order to process the case and determine the expected time limit for handling the claim and giving the answer not exceeding however 60 days from the date of receipt of the claim.
  4. An answer to a complaint shall be given in writing. At the client's request, the response to the complaint may also be provided by e-mail.
  5. The Policyholder, the Insured, the Beneficiary or the entitled person under the insurance contract, the heir having legal interest in the determination of liability or the fulfilment of the Benefit from the insurance contract, who is not satisfied with the standpoint of SIGNAL IDUNA Polska TU S.A. has the right to apply to the Financial Ombudsman to handle the case or to conduct out-of-court proceedings on the settlement of the dispute between the client and the financial market entity. The entity authorised to conduct out-of-court consumer dispute resolution proceedings is the Financial Ombudsman - for more information about the Financial Ombudsman, see: <http://rf.gov.pl/>. Clients can also use the assistance of municipal and district Consumer Ombudsmen.
  6. The customer may also lodge complaints and claims concerning the activities of SIGNAL IDUNA Polska TU S.A. to the Polish Financial Supervision Authority, the Financial Ombudsman, the municipal or district consumer ombudsman and other authorities dealing with the protection of customers of the financial market entities.
  7. A civil action for a claim arising from an insurance contract may be brought against SIGNAL IDUNA Polska TU S.A. according to the provisions of general jurisdiction or before a court competent for the place of residence or seat of the Policyholder, the Insured or the person entitled under the insurance contract, as well as before a court competent for the place of residence of the heir of the Insured or the heir of the person entitled under the insurance contract.
  8. In accordance with Regulation (EU) No 524/2013 of the European Parliament and of the Council of 21 May 2013 on online dispute resolution for consumer disputes and amending Regulation (EC) No 2006/2004 and Directive 2009/22/EC (Regulation on ODR in consumer disputes), it is possible to resolve out-of-court disputes concerning contractual obligations arising from online sales contracts or service contracts concluded between consumers residing in the European Union and businesses established in the European Union. The resolution of the aforementioned disputes takes place via the ODR platform available at the following address: <http://ec.europa.eu/consumers/odr/main/>. E-mail address of SIGNAL IDUNA Polska TU S.A. for contact: [Info@signal-iduna.pl](mailto:Info@signal-iduna.pl).
  9. SIGNAL IDUNA Polska TU S.A. is subject to the supervision of the Polish Financial Supervision Authority.
1. In accordance with the regulations in force, SIGNAL IDUNA shall be obliged to comply with the sanctions imposed by the Republic of Poland, the European Union, the United Nations or other states or organizations entitled to do so on the Policyholder, the Insured, the Beneficiary or any other person entitled to the benefit and therefore shall have the right to:
    - refuse to conclude the Insurance Contract, including the part in which it is to be concluded for the account of the Insured concerned;
    - terminate the Insurance Contract, including the part in which it has been concluded for the account of a given Insured, which shall be treated as a termination for a valid reason due to applicable sanction regulations;
    - to fail to make a payment in accordance with the Insurance Contract in respect of a benefit or premium reimbursement, irrespective of for whose account and in what manner it would be effected, to the extent of such sanctions.
  2. Any notices and certificates of SIGNAL IDUNA, the Insured, the Policyholder shall be made in writing or in documentary form on pain of nullity, unless the provisions of the GTC or the Insurance Contract indicate another form.
  3. The Insured and the Policyholder as the person reporting the loss shall be obliged to inform SIGNAL IDUNA about the change of telephone number or e-mail address.
  4. Any matters not covered by these GTC shall be governed by the provisions of the Civil Code and other provisions of Polish law.
  5. SIGNAL IDUNA declares that it has the status of a large entrepreneur within the meaning of Article 4 Item 6 of the Act on Counteracting Excessive Delays in Commercial Transactions (Journal of Laws of 2022, Item 893).
  6. These GTC have been approved by virtue of Resolution No. 48/Z/2024 of the Management Board of SIGNAL IDUNA Polska TU S.A. dated 16 May 2024 and shall apply to Insurance Contracts concluded under these GTC as of 1 June 2024.
  7. If using the translation of these GTC, the parties agree that, in case of doubt, the Polish language version shall prevail.

APPENDIX 1

– Table of damages or injuries

Permanent health damage for which SIGNAL IDUNA pays a benefit in the amount of the indicated percentage of the Sum Insured.	Percentage of the Sum Insured paid by SIGNAL IDUNA
Total loss of an upper limb at the shoulder or arm	80
Total loss of an upper limb in the elbow or forearm	60
Total loss of hand	50
Total loss of thumb	22
Partial loss of thumb	11
Total loss of lower limb at hip or femur	75
Total loss of lower limb at the knee, shin or ankle joint	60
Total loss of foot	40
Total loss of a toe	15
Total loss of vision in one eye	50
Total loss of vision in both eyes	100
Total loss of hearing in one ear	30
Total loss of hearing in both ears	50
Total loss of auricle	15
Total loss of nose	20
Total loss of spleen	20
Total loss of one kidney	35
Total loss of both kidneys	75
Total loss of uterus	40
Total loss of ovary or testis	20
Total loss of speech	100
Paralysis or paresis of at least two limbs between 0-2 Lovett scale degrees*	100
<b>Fractures</b>	
Fracture of both bones of the lower leg	10

Permanent health damage for which SIGNAL IDUNA pays a benefit in the amount of the indicated percentage of the Sum Insured.	Percentage of the Sum Insured paid by SIGNAL IDUNA
Fracture of a femur	10
Fracture of two pelvic bones	10
Fracture of both bones of the forearm	10
Fracture of a humerus bonea	5
Fracture of three or more ribs	5
Fracture of two or more vertebrae of the spine	5
Fracture of the mandible (lower jaw)	5
Fracture of the manxilla (upper jaw)	5
Fracture of the bones of the vault and base of the skull	5
Fracture of the eye socket	5
<p><b>*Lovett scale:</b>                      0° – no active muscle contraction – no muscle strength,                      1° – trace of active muscle contraction – 5% of normal muscle strength,                      2° – marked contraction of the muscle and ability to perform movement with assistance and relief of the mobile section – 20% of normal muscle strength,                      3° – ability to perform active movement independently with overcoming the gravity of the given section – 50% of normal muscle strength,                      4° – ability to perform active movement with some resistance – 80% of normal muscle strength,                      5° – normal strength, i.e. ability to perform active movement with full resistance – 100% normal muscle strength.</p>	





### Who is the administrator of your personal data?

The administrator of your personal data is SIGNAL IDUNA Polska Towarzystwo Ubezpieczeń S.A. with its registered office at Siedmiogrodzka 9, 01-204 Warsaw.

Contact: e-mail: [info@signal-iduna.pl](mailto:info@signal-iduna.pl), contact form at [www.signal-iduna.pl](http://www.signal-iduna.pl), phone +48 22 505 65 06 or by writing to the above registered office address.

In matters concerning the processing of personal data, you can contact our Data Protection Officer directly: e-mail: [iod@signal-iduna.pl](mailto:iod@signal-iduna.pl) or by addressing a letter to the above registered office address.



### Whose personal data do we process?

We process the personal data of:

- the policyholder,
- the insured,
- persons seeking insurance cover,
- other persons entitled under an insurance contract, whose data held by us does not always allow us to provide information on the processing (no contact details). In this case, we ask the person providing the data to provide the aforementioned persons with this information on data processing. In addition, this information is posted at: [www.signal-iduna.pl/przetwarzanie-danych-osobowych](http://www.signal-iduna.pl/przetwarzanie-danych-osobowych),
- persons contacting us - their data will be processed for the purpose to which the contact relates.



### For what purpose and on what basis do we process your personal data?

We process your personal data in order to:

- concluding and performing the insurance contract, including the assessment of the insurance risk and the settlement of a possible claim. The legal basis for the processing is Article 6(1)(b) and (c) or Article 9(2)(f) and (g) of the DPA,
- to pursue the Administrator's claims related to the concluded insurance contract, which is the Administrator's legitimate interest. The legal basis is Article 6(1)(f) of the DPA,
- statistical, actuarial and reporting purposes, related to the conduct of insurance business in fulfilment of a legal obligation, in particular for the purposes of risk management, determination of insurance premiums, reinsurance premiums assessment of the effectiveness of the reinsurance programme and for the determination of technical and insurance reserves. The legal basis for the processing of the data is Article 6(1)(c) of the DPA,
- reinsurance of risks. The legal basis for the processing is Article 6(1)(e) and Article 9(2)(g) of the DPA,
- the marketing of our products and services, including for analytical and profiling purposes, which is a legitimate interest of the Administrator. The legal basis is Article 6(1)(f) of the DPA.

Whenever we refer to the public interest as a basis for processing data above, i.e. Article 6(1)(e) or Article 9(2)(g) of the DPA, this interest is to provide financial security to insurance beneficiaries in their private and social lives.



### How long will we keep your personal data?

Your personal data will be stored until the statute of limitations for claims under the insurance contract or until the expiry of the legal obligation to store data, in particular the obligation to keep accounting documents relating to the insurance contract.

In the case of data processed in connection with statistical purposes and actuarial and reporting processes, data, to the extent limited to the minimum necessary for these purposes, will be processed until the expiry of the legal retention obligation.

We will stop processing your data for marketing purposes, including profiling and analytical purposes, if you object to us processing your data for these purposes.

In addition, if you have consented to the sending of commercial information by means of specific electronic communication channels (e-mail, text message, telephone contact), we will cease these activities if you withdraw the voluntary consent previously given in this respect.



### Information about automated decision-making, including profiling:

For some insurance products, decisions may be taken by automated means as well as on the basis of profiling. Whenever this is the case, we will always ensure that the person affected by the automated decision has the right to receive an adequate explanation of the basis for the decision made, to challenge the decision, to express his or her own position and to obtain human intervention.



### Information about profiling in marketing activities:

On the basis of the personal data we hold and information about the products purchased, we may carry out profiling, i.e. the automatic assessment of certain personal characteristics concerning our customers.

The purpose of profiling is to better select information materials and offers concerning our products. Through profiling, you are likely to receive less information, but better tailored to your preferences.

You can object to profiling at any time.



### Who may be the recipients of your personal data?

W zależności od realizowanych usług, Twoje dane osobowe mogą zostać przekazane do:

- upoważnionych do tego naszych pracowników,
  - podmiotów przetwarzających dane w naszym imieniu. Mogą to być m.in.:
    - agenci ubezpieczeniowi,
    - podmioty współpracujące z nami w procesie likwidacji szkód i/lub oceny ryzyka ubezpieczeniowego,
    - podmioty realizujące usługi assistance,
    - podmioty świadczące nam usługi doradcze,
    - dostawcy usług informatycznych,
  - innych administratorów danych przetwarzających dane we własnym imieniu np.:
    - zakładów reasekuracji,
    - placówek medycznych,
    - podmiotów prowadzących działalność płatniczą,
    - podmiotów prowadzących działalność pocztową lub kurierską,
    - innym podmiotów na podstawie przepisu prawa.
- Dodatkowo, Twoje dane osobowe mogą być przekazywane do odbiorców znajdujących się w państwach poza Europejskim Obszarem Gospodarczym, ale będzie to miało miejsce wyłącznie w sytuacji, gdy przekazanie danych jest niezbędne do wykonania umowy ubezpieczenia.



### What rights do you have with regard to the processing of your personal data?

- The right to access your data and the right to request rectification, erasure or restriction of processing, subject to restrictions on the exercise of the right of access under the law.
- In addition, where the processing of your personal data is based on the premise of a legitimate interest of the controller, you have the right to object to its processing. In particular, you have the right to object to the processing of data for marketing and profiling purposes.
- To the extent that your data is processed for the purpose of concluding and performing an insurance contract or is processed on the basis of consent, you have the right to data portability, i.e. to receive your personal data from us in a commonly used readable format for the purpose of sending it to another controller.
- The right to withdraw consents you have given (but this does not affect the lawfulness of the processing of your personal data that took place before you withdrew them).

To exercise the above rights, please contact us or our Data Protection Officer. The contact details are indicated above.

In addition, a person has the right to lodge a complaint with the data protection supervisory authority.



### Is the provision of personal data obligatory?

The provision of personal data in connection with the conclusion of the contract is necessary for the conclusion and execution of the insurance contract and for the assessment of the insurance risk.

Without the provision of personal data, it is not possible to conclude an insurance contract. The provision of data for marketing purposes is voluntary.

**SIGNAL IDUNA Polska**  
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**Financial Ombudsman – [www.rf.gov.pl](http://www.rf.gov.pl)**