

**INFORMATION ON GROUP LIFE INSURANCE SCHEME  
AT POCZTOWE TOWARZYSTWO UBEZPIECZEŃ NA ŻYCIE S.A.  
The following conditions are valid from 1 July 2025 to 30 June 2028.**

**Dear Ladies and Gentlemen:**

We are happy to announce the latest group life insurance scheme for staff at the University of Gdańsk and their families: spouses, adult children, and partners. A new insurer, Pocztowe Towarzystwo Ubezpieczeń na Życie S.A., was selected through a public tender.

The **current group insurance scheme** at the University of Gdańsk ends on 30 June 2025, and the new scheme begins on **1 July 2025**.

To maintain continuous insurance cover or to take advantage of favourable terms, all individuals must complete the formalities by **31 May 2025**

**New benefits and improvements applicable to the insurance scheme.**

- **New medical conditions added to the critical illness list, with a benefit payment of 100% of the insurance sum:** Crohn's disease, paralysis (partial paralysis), coma, loss of speech, ulcerative colitis (see the full list on page 4).
- Expansion of the critical illness list to include **early-stage (in-situ) cancers, with a benefit payment of 20% of the insurance sum upon diagnosis.**
- **Benefit payment for a surgical procedure not listed in the surgical procedure catalogue** within the General Insurance Terms and Conditions of Insurance.
- The list of surgical procedures has been expanded to include **carpal tunnel surgery.**
- The definition of radiotherapy in the specialist treatment additional agreement has been expanded to cover **therapeutic methods using ionising radiation for the treatment of non-cancerous diseases.**
- Benefit payment for **stay in hospital due to an accident, starting from the first day (date unchanged).**
- **Seven insurance options**, including a completely new variant with higher benefits.
- **Family members have the option to choose any insurance variant**, regardless of the employee's choice.
- **Pharmacy card** in all variants, along with the change of benefit payment to a direct cash payout.
- **The intubation requirement has been removed** from the definition of general anaesthesia.
- Lower premiums.

**Who can join the insurance scheme?**

The following individuals are eligible to join the group life insurance agreement:

- Employees of the University of Gdańsk who are between the ages of 18 and 80 at the time of joining.
- and
- Employee's family members: spouse / life-partner, adult children (aged 18 to 75), including adopted children and stepchildren, provided the employee has already joined the insurance.

Insurance coverage continues until the final day of the month in which the Insured reaches the specified age and remains uninterrupted throughout its entire duration.

An employee may name a life partner in his or her joining declaration, without insuring him or her. Insurance coverage is extended by treating the life partner equivalently to a spouse (particularly important in situations such as: death of a spouse/life partner, or death of a parent or parent-in-law).

**NOTE!** Individuals who are on sick leave, hospitalised, in a hospice, receiving chronic care, or actively undergoing rehabilitation benefits on the date of completing and signing the joining declaration, as well as those officially declared incapable for work, **are not eligible for insurance scheme.**

**NOTE!** Individuals who are on sick leave, hospitalised, in a hospice, receiving chronic care, or actively undergoing rehabilitation benefits on the date of completing and signing the joining declaration as well as those officially declared incapable for work **may join the insurance from 1 July 2025, provided they are already covered under the University of Gdańsk insurance scheme** (ensured continuity of insurance).

Insurance coverage will be extended to all individuals who, on the day they complete the joining declaration, are on maternity leave, parental leave, paternity leave, sabbatical leave, or participating in a foreign scholarship programme. This eligibility applies irrespective of their insurance coverage under the previous agreement with the Policyholder.

The scope of benefits available under the Group Life Insurance Scheme.	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6	Option 7
Accumulated benefits amount in PLN							
Death of the insured	30 000	33 000	42 000	45 000	50 000	65 000	100 000
Death of the Insured as a result of an accident	60 000	66 000	84 000	90 000	120 000	150 000	200 000
Death of the Insured as a result of an accident at work	90 000	100 000	130 000	170 000	200 000	250 000	300 000
Death of the Insured as a result of a traffic accident	90 000	100 000	130 000	170 000	200 000	250 000	300 000
Death of the Insured as a result of a traffic accident at work	120 000	130 000	170 000	240 000	260 000	300 000	400 000
Death of the Insured as a result of heart attack or stroke	55 000	60 000	84 000	90 000	120 000	150 000	200 000
Bereavement of a Child of the Insured (benefit for each child)	4 000	4 500	5 500	6 000	6 500	7 000	8 000
Permanent damage to the Insured's health as a result of an accident (for 1% deterioration)	400	440	540	580	630	700	1 000
Permanent deterioration of the Insured's health as a result of a heart attack or stroke (for 1% deterioration)	400	440	540	580	630	700	800
Severe disease of the Insured	4 000	5 000	5 000	6 000	8 000	9 000	15 000
Diagnosis of early-stage (in-situ) cancer in the Insured	800	1 000	1 000	1 200	1 600	1 800	3 000
Specialised medical treatments	3 000	3 000	3 000	4 000	5 000	6 000	8 000
Hospital treatment							
due to illness (daily benefit)	50	50	55	60	70	80	100
as a result of an accident (from 1st to 14th day / from 15th day – daily benefit)	150/50	150/50	165/55	180/60	210/70	240/80	300/100
as a result of a traffic accident (from 1st to 14th day / from 15th day – daily benefit)	200/50	200/50	220/55	240/60	280/70	320/80	400/100
as a result of an accident at work (from 1st to 14th day / from 15th day – daily benefit)	200/50	200/50	220/55	240/60	280/70	320/80	400/100
as a result of a traffic accident at work (from 1st to 14th day / from 15th day – daily benefit)	250/50	250/50	275/55	300/60	350/70	400/80	500/100
as a result of heart attack or stroke (from 1st to 14th day / from 15th day – daily benefit)	75/50	75/50	82,50/55	90/60	105/70	125/80	150/100
stay in ICU (daily benefit)	500	500	550	600	700	800	1 000
convalescence (daily benefit)	25	25	27	30	35	40	50
pharmacy card	100	100	200	200	300	400	500
Surgery to the Insured							
category I	5 000	5 500	6 000	6 000	7 000	8 000	12 000
category II	2 500	2 750	3 000	3 000	3 500	4 000	6 000
category III	1 500	1 650	1 800	1 800	2 100	2 400	3 600
category IV and V	500	550	600	600	700	800	1 200
operation not included in the catalogue	250	275	300	300	350	400	600
Death of the Insured's spouse or life-partner	12 000	13 000	17 000	18 000	20 000	25 000	27 000
Death of the Insured's spouse or life-partner as a result of an accident	22 000	24 000	31 000	33 000	35 000	40 000	42 000
Birth of a child	1 000	1 200	2 000	2 150	2 300	2 500	2 600
Stillbirth	2 000	2 400	4 000	4 300	4 600	5 000	5 200
Death of a child (regardless of child's age)	3 000	3 300	4 200	4 500	4 800	5 500	8 000
Death of a parent or a parent-in-law	1 900	2 200	3 100	3 300	3 550	4 000	4 200
	PLN 51.00	PLN 57.00	PLN 73.00	PLN 78.00	PLN 90.00	PLN 105.00	PLN 133.00

#### Insurance Subscription Procedure

Monthly premium per Insured

The following principles govern the process of joining the insurance scheme:

- Employees interested in joining the insurance scheme:

1. Fills in and signs the insurance application form on his or her own behalf,
2. Signs a declaration confirming he or she has read the information material, an extract from the Description of the Subject of the Contract with optional clauses and the General Terms and Conditions of Insurance,
3. Signs "Consent for Deduction for Insurance Premium". WITHOUT THE EMPLOYEE'S EXPLICIT CONSENT, THE PREMIUM CANNOT BE DEDUCTED FROM AN EMPLOYEE'S REMUNERATION.

- Family member interested in joining the insurance scheme:

1. Fills in and signs the insurance application form. Each individual: spouse, life partner, or adult child, submits this document on his or her own behalf,
2. Signs a declaration confirming he or she has read the information material, an extract from the Description of the Subject of the Contract with optional clauses and the General Terms and Conditions of Insurance.

All the necessary information about the new insurance scheme, the General Terms and Conditions of Insurance and the insurance application forms, is available at the Policyholder's premises and on the website:

[https://ug.edu.pl/pracownicy/strony\\_jednostek/ubezpieczenia/grupowe-ubezpieczenie-na-zycie-nowa-oferta-od-01072025](https://ug.edu.pl/pracownicy/strony_jednostek/ubezpieczenia/grupowe-ubezpieczenie-na-zycie-nowa-oferta-od-01072025)

To ensure continuous insurance coverage, please complete the formalities no later than 31 May 2025.

Documents should be submitted to the Payroll Department (specifically rooms 220, 313, 314, or 315).

## Waiting Periods

No waiting period for:

- All individuals who join this insurance scheme within the first three months of the scheme's launch, specifically from 1 July 2025, 1 August 2025, or 1 September 2025.
- Newly hired employees, their spouses, life partners, and adult children may join the insurance scheme within three months of their initial eligibility date, which is defined as:
  - a) date of employment for the employee,
  - b) date of marriage for the Insured employee's spouse,
  - c) date on which the Insured's child reaches adulthood,

The following waiting periods are applicable to individuals who join the scheme more than three months from their eligibility date:

- |   |  |
|---|--|
| <input type="checkbox"/> Death of the insured – 6 months                          | <input type="checkbox"/> Stillbirth – 6 months                       |
| <input type="checkbox"/> Death of the Insured's spouse or life-partner – 6 months | <input type="checkbox"/> Specialised treatment – 3 months            |
| <input type="checkbox"/> Death of parents or parents-in-law – 6 months            | <input type="checkbox"/> Surgeries – 6 months                        |
| <input type="checkbox"/> Death of a child – 6 months                              | <input type="checkbox"/> Stay of the Insured in a hospital – 1 month |
| <input type="checkbox"/> Orphaning a Child – 6 months                             | <input type="checkbox"/> Severe disease of the insured – 3 months    |
| <input type="checkbox"/> Birth of a child – 8 months <b>New!</b>                  |  |

The aforementioned coverage limitations do not apply to events resulting from accidents.

## No medical verification

There is no requirement for medical verification upon joining the insurance scheme, regardless of previous insurance coverage.

## Zgłaszanie i likwidacja świadczeń

Please submit the benefit payment application to:

- via the online form on the Insurance Company's website: <https://www.pocztowenazycie.pl/> ("Submit a Claim")
- by e-mail to my e-mail address: [roszczenia@pocztowenazycie.pl](mailto:roszczenia@pocztowenazycie.pl)
- by letter to the address: Pocztowe Towarzystwo Ubezpieczeń na Życie S.A., ul. Graniczna 17, 26-604 Radom

## Description of selected insurance events

**Severe disease** – The benefit will be paid according to the benefit table if the Insured is diagnosed with any of the medical conditions listed below.

### Catalogue of severe diseases of the Insured:

- |   |  |
|---|--|
| 1. aplastic anaemia                               | 23. meningioma   |
| 2. bacterial encephalitis or meningitis           | 24. paralysis (partial paralysis) <b>New!</b>  |
| 3. bacterial endocarditis                         | 25. sepsis   |
| 4. neuroborreliosis                               | 26. multiple sclerosis   |
| 5. Alzheimer's disease                            | 27. coma <b>New!</b>   |
| 6. Creutzfeldt-Jakob disease                      | 28. tetanus  |
| 7. Huntington's disease                           | 29. organ transplantation  |
| 8. Crohn's disease <b>New!</b>                    | 30. stroke   |
| 9. motor neuron disease                           | 31. limb loss as a result of a disease   |
| 10. Parkinson's disease                           | 32. loss of speech <b>New!</b>   |
| 11. tuberculosis                                  | 33. hearing loss   |
| 12. massive pulmonary embolism treated surgically | 34. loss of vision   |
| 13. renal failure                                 | 35. ulcerative colitis <b>New!</b>   |
| 14. in-situ cancer <b>New!</b>                    | 36. rabies   |
| 15. malignant tumour                              | 37. coronary vessel surgery (by-pass)  |
| 16. tick-borne encephalitis                       | 38. HIV infection that occurs during educational activities, laboratory work, or scientific research |
| 17. burn  | 39. HIV infection from blood transfusion   |
| 18. abdominal aortic surgery                      | 40. infected pancreatic necrosis   |
| 19. thoracic aortic surgery                       | 41. hepatitis  |
| 20. brain surgery                                 | 42. heart attack   |
| 21. brain abscess surgery                         | 43. gas gangrene   |
| 22. heart valve surgery                           |  |

**Stay in a hospital** – Hospitalisation due to illness requires at least **two days (including one date change)**, while hospitalisation due to an accident requires at least **one day (with no date changes)**. Coverage also includes a stay in a rehabilitation hospital – if it's the first stay – the benefit is payable after at least seven days of hospitalisation for the treatment of consequences of an accident or illness. The benefit is payable for a maximum of 180 days within a single insurance year.

**Convalescence** – the Insured's sick leave, immediately following a stay in the hospital, certified by the hospital where the Insured was hospitalised as a result of illness or accident. The benefit is payable to the Insured if his or her stay in a hospital lasted continuously for at least 7 days. The Contractor's liability is limited to the first 30 days of sick leave following a stay in the hospital, with a maximum of 90 days within a single insurance year.

**ICU/NICU** – at least a 48-hour stay of the Insured in a hospital ward for patients requiring intensive treatment, care, and constant supervision. The benefit is paid once per stay in the ICU/ITU/AICU, regardless of the number of stays within a single insurance year.

**Pharmacy benefit** – A cash benefit, up to the amount specified in the benefit table, is automatically provided following each stay in a hospital for which the Insurance Company has issued a hospital stay benefit. The benefit is payable a maximum of three times within a single insurance year.

**Specialised Treatment** – Benefits will be paid as outlined in the benefit table upon the Insured undergoing the specified medical treatment procedures:

- |                           |   |
|---------------------------|---|
| 1. ablation               | 6. cardioverter / defibrillator implantation              |
| 2. chemotherapy           | 7. dialysis therapy                                       |
| 3. radiotherapy           | 8. Gamma Knife or CyberKnife radiosurgery                 |
| 4. interferon therapy     | 9. radioiodine therapy for non-cancerous thyroid diseases |
| 5. pacemaker implantation | 10. implantation of a resynchronisation pacemaker         |

**Surgical operation of the Insured** – The benefit amount for a specific surgical procedure performed on the Insured will depend on the class (category) of the operation.

**For a surgical treatment not listed in the surgical treatment catalogue, the Insurer will pay a benefit equal to 5% of the benefit amount indicated for surgical treatments listed in the catalogue. If the Insured undergoes carpal tunnel surgery, the Insurer will pay a benefit of 10% of the surgical treatment insurance sum from the Insurer. **New!****

**General anaesthesia surgical treatment** – The Insurer provides a benefit equal to 5% of the surgical operation insurance sum for procedures performed under general anaesthesia, defined as a type of anaesthesia that affects all organs and tissues, resulting in a reversible and complete loss of consciousness.

**Death of a child** – The insurance covers the life of the Insured's child, whether biological, adopted, or stepchild (if a parent is deceased), regardless of the child's age at the time of death.

## Individual continuation of the insurance

### Individual continuation of the insurance

The Company offers the right to lifelong Individual Continuation of group insurance.

The Insured is entitled to continue insurance coverage if the Insured have participated in the scheme for a minimum of three months. This period includes seniority from previous group life insurance schemes.

To take advantage of the offer, please contact the designated representative from the Insurer's team.

Scope of benefits for Individual Insurance Continuation	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6
	Accumulated benefits amount in PLN					
Death of the insured	7 000	10 000	12 000	15 000	17 000	20 000
Death of the Insured as a result of an accident	14 000	20 000	24 000	30 000	34 000	40 000
Death of the Insured as a result of a traffic accident	49 000	70 000	84 000	105 000	119 000	140 000
Death of the Insured's spouse or life-partner	3 500	5 000	6 000	7 500	8 500	10 000
Death of the Insured's spouse or life-partner as a result of an accident	21 000	30 000	36 000	45 000	51 000	60 000
Permanent damage to the Insured's health as a result of an accident						
for 1% deterioration	70	100	120	150	170	200
for 100% of detriment	7 000	10 000	12 000	15 000	17 000	20 000
Death of a parent or a parent-in-law	1 400	2 000	2 400	3 000	3 400	4 000
Death of a child	2 100	3 000	3 600	4 500	5 100	6 000
Orphaning a child	2 800	4 000	4 800	6 000	6 800	8 000
Birth of a child	700	1 000	1 200	1 500	1 700	2 000
Stillbirth	1 400	2 000	2 400	3 000	3 400	4 000
Monthly premium per Insured	PLN 49.00	PLN 70.00	PLN 84.00	PLN 105.00	PLN 119.00	PLN 140.00

## Contact persons

### University of Gdańsk:

**Insurance Section** – phone 58 523 2340, e-mail: [ubezpieczenia@ug.edu.pl](mailto:ubezpieczenia@ug.edu.pl)

**Payroll Department** – phone 58 523 2471, 2406, 2552, 3103, e-mail: [place@ug.edu.pl](mailto:place@ug.edu.pl)

### The Insurer:

Tomasz Nieściór, phone 887 875 777, e-mail: [tomasz.niescior@pocztowenazycie.pl](mailto:tomasz.niescior@pocztowenazycie.pl)

Kamila Koltuniak, phone 507 271 362, e-mail: [kamila.koltuniak@pocztowenazycie.pl](mailto:kamila.koltuniak@pocztowenazycie.pl)

Helpline: 22 667 69 69

### Broker:

Karina Zielińska, phone 724 894 816, e-mail: [k.zielinska@stbu.pl](mailto:k.zielinska@stbu.pl)

### Who are we?

Pocztowe Towarzystwo Ubezpieczeń na Życie S.A. is a company that dynamically enhances its product portfolio.. We are distinguished by our innovative approach to insurance and our commitment to adapting our offerings to the evolving needs of customers. We have earned the trust of employees from Poland's leading organizations, including Poczta Polska, government administration units at both state and local levels, ministries, universities, businesses, courts, and prosecutor's offices. We have experience providing services to large groups spread across multiple geographic locations. We are constantly working to develop and improve our offerings, which already include a wide range of life insurance products, enabling our clients to protect themselves and their loved ones from unexpected life challenges. Our top priority is people. Our mission is to provide unwavering support to the Insured and their loved ones during life's most difficult situations.

## INFORMATION CLAUSE FOR EMPLOYEES COVERED BY LIFE INSURANCE

We would like to inform you that the controller of your personal data is the University of Gdańsk, located in Gdańsk at ul. Jana Bażyńskiego 8. The controller of personal data has appointed a Data Protection Officer, who can be contacted by phone at (58) 523 24 59 or address e-mail: [iod@ug.edu.pl](mailto:iod@ug.edu.pl). The Data Protection Officer is available for all matters concerning the processing of personal data and the exercise of rights associated with such processing.

Your personal data may be processed:

- a) In order to cover with insurance protection and execute the group life insurance contract – under Art. 6(1)(b) of the GDPR,
- b) To establish, pursue, or defend against claims under Article 6(1)(f) of the GDPR, the controller of the personal data relies on a legitimate interest in carrying out these actions.

Personal data will be processed for as long as necessary to fulfil the processing purposes outlined above, including storage until claims are established, pursued, or defended, or until the legal data archiving obligation expires.

Your personal data may be made available to insurance companies, that is, to the Insurance Company, with which the Policyholder has concluded an insurance contract.

You have the right to access your personal data and to request its rectification, deletion, or the restriction of its processing. If the processing of your personal data is carried out under Article 6(1)(f), you retain the right to object to this processing.

To the extent, in which your personal data are processed under the contract, you also have the right to personal data portability, that is to to receive your personal data from the controller of personal data, in a structured, commonly used machine-readable format. You have the right to transfer your personal data to another controller of personal data.

You also have the right to lodge a complaint with the supervisory body dealing with the protection of personal data, namely the President of the Office for Personal Data Protection, at ul. Stawki 2, 00-913 Warszawa.

In order to exercise the above-mentioned rights, please contact the Controller of Personal Data or the Data Protection Officer. Contact details are specified above.

Your personal data will not be transferred to recipients located in countries outside the European Economic Area.

Personal data for the purpose of insurance protection and performance of the group insurance contract are provided voluntarily, but is necessary for the performance of the contract.

We reserve the right to adjust our approach if there are significant changes in the doctrine or interpretation of law, a new market practice emerges, or the regulator issues a differing position. In such cases, the Policyholder may be required to provide consent for data processing. In this case, we will inform you immediately and provide you with the relevant consent.

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STBU Brokerzy Ubezpieczeniowi Sp. z o.o., an insurance distributor, with its registered office in Sopot, conducted an analysis of the policyholder's life insurance requirements and needs. On this basis, the terms and conditions of the group insurance contract, which you can join as the Insured, have been established. This insurance covers the following needs of insured:

- a) protection against the financial consequences of loss of life,
- b) protection against the financial consequences of loss of health,
- c) protection against the financial consequences of loss of health and life of family members.

The analysis of insurance requirements and needs does not take into account other risks and needs, apart from those specified earlier. By signing/approving the insurance application form, you confirm that the proposed insurance meets your needs as indicated above.

If your requirements or needs go beyond the indicated scope, please contact directly the Broker, which will analyse your requirements and needs and may offer other adequate insurance.

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Under Art. 18, section 4 of the Insurance and Reinsurance Activity Act of 11 September 2015 added to that Act pursuant to Art. 100, section 2 of the act of 15 December 2017 of the Insurance Distribution Act (effective date: 1 October 2018), the Policyholder informs that: The Policyholder concluded an insurance contract with Pocztowe Towarzystwo Ubezpieczeń na Życie S.A., located at ul. Rodziny Hiszpańskich 8, 02-685 Warszawa, covering employees, individuals working under civil law contracts, as well as their family members.

- You have the right to file a complaint and lodge a grievance with Pocztowe Towarzystwo Ubezpieczeń na Życie S.A., according to the procedure specified in Art. 15 of the General Terms and Conditions of Group Life Insurance (OWU\_OG\_11\_2024);

- A dispute between the insured and Pocztowe Towarzystwo Ubezpieczeń na Życie S.A. may be resolved through an out-of-court dispute resolution procedure between a client and an insurance company as a financial market entity, in accordance with the Act of 5 August 2015. on handling complaints by financial market entities and on the Financial Ombudsman. You may also lodge a complaint about the activity of Insurance Company to the competent authorities, including the Polish Financial Supervision Authority and Office of Competition and Consumer Protection (UOKiK).

## INFORMATION NOTICE ON PERSONAL DATA PROCESSING

**1. Controller of your Personal Data.** The controller of your personal data is Pocztowe Towarzystwo Ubezpieczeń na Życie S.A., with its registered office at ul. Rodziny Hiszpańskich 8; 02-685 Warszawa (hereinafter referred to as the "Insurance Company").

**2. Data Protection Officer.** [IODO@pocztowenazycie.pl](mailto:IODO@pocztowenazycie.pl)

**3. The purpose of processing the personal data.**

Your personal data may be processed for the following purposes:

- 1) to provide insurance coverage under an insurance contract with the policyholder – the legal basis is the legal obligation of the Company,
- 2) fulfilling the Company's obligations related to counteracting money laundering and terrorism financing – The processing of data is legally justified as it fulfils the Insurance Company's obligations under anti-money laundering and counter-terrorism financing regulations,
- 3) direct marketing of the Insurance Company's own products and services – the legal basis is the legitimate interest of the Insurance Company,
- 4) to establish or pursue claims related to the concluded insurance contract – the the legal basis is the Insurance Company's legitimate interest,
- 5) to prevent insurance fraud – the legal basis is the Insurance Company's legitimate interest.

**4. Retention time.** Your personal data will be retained until the statute of limitations for claims under the insurance contract lapses or until the legal data retention requirements for accounting, anti-money laundering, and counter-terrorism financing are fulfilled.

**5. Data recipients.** Your personal data may be disclosed to entities or authorities authorised by applicable law to access it or transferred to processors acting on the Insurance Company's behalf. This includes IT system providers, IT service providers, insurance agents, entities carrying out insurance-related activities for the Company, as well as advisory, consulting, and legal service providers, whose involvement is essential and legally justified.

**6. Data Subject Rights**

- 1) You have the right to access your personal data and to request its rectification, deletion, or the restriction of its processing.
- 2) To the extent that the basis for the processing of your personal data is the legitimate interest of the Insurance Company, you have the right to object to the processing of your personal data.
- 3) You also have the right to lodge a complaint with the supervisory body dealing with the protection of personal data.

**7. Supervisory authority.** The supervisory authority for personal data protection in Poland is the President of the Office for Personal Data Protection.

*This leaflet is intended solely for informational purposes, does not qualify as an offer within the scope of Article 66 of the Civil Code, and cannot serve as a basis for establishing obligations under the Agreement. Comprehensive details regarding the conditions of group life insurance, including those specified in the General Terms and Conditions of Insurance, can be obtained from the insurance scheme administrators. Before signing the insurance contract, ensure you review its terms thoroughly, paying special attention to the Insurance Company's liability limitations, exclusions, and conditions for benefit payments.*