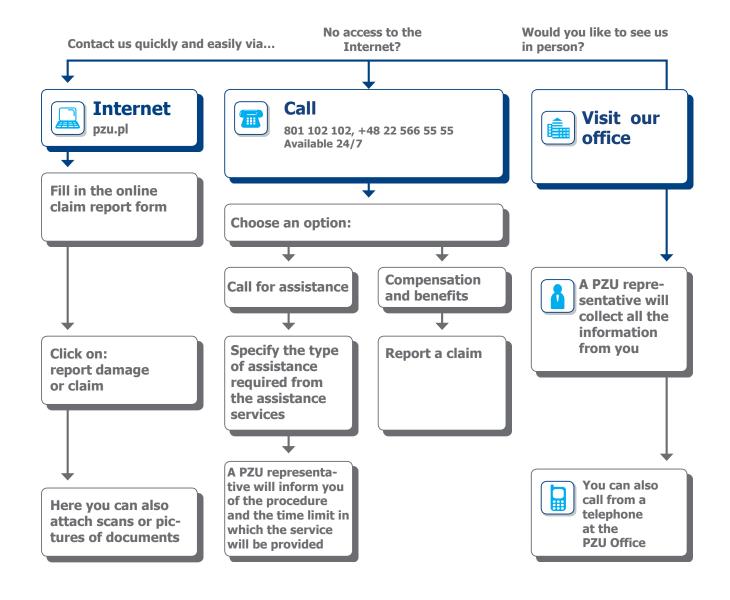


Here are the steps you need to follow to report a claim or to benefit from the assistance services at PZU







HOW TO REPORT A CLAIM?

INFORMATION FOR ACCIDENT INSURANCE POLICY HOLDERS

Claim reporting

Report a claim via Internet

Visit pzu.pl and use the online claim report form. Click on the button Report damage or claim button.

You can use the form to report a claim and to attach scans of pictures and documents. You don't have to waste time visiting a PZU Office.

No access to the Internet?



Call the PZU Helpline 801 102 102 or +48 22 566 55 55 (available from anywhere, 24 hours a day, seven days a week)

Our representative will ask you for the information necessary to accept the report and will inform you what documents are necessary to adjust the claim; this will facilitate and speed up handling of the case. Our representative will also inform you how to submit the documents.

You can also report a claim usibng a dedicated telephone line at PZU Offices.



Our representative will ask you for the information necessary to accept the report and will collect the documents from you.

What documents are necessary to report a claim?

- medical records pertaining to the first aid to your child and to treatment of the accident's effects, such as: a summary of emergency care provided by the ambulance service, Hospital Emergency Room (SOR), discharge summary, summary of out-patient therapy, etc.;
- a school or university ID of the insured student;
- evidence of treatment expenses, if the policy provides for the reimbursement of such expenses.

PZU has seven days from the receipt of the damage report to inform you of any missing documents.

Simplified claim management procedures: a benefit for you and your child

- · a minimum of red tape;
- quick payment of benefits;
- information about the current status of the claim is available 24 hours a day, seven days a week from anywhere via the PZU Helpline or Online Claim Status;
- no need to visit a PZU Office in person.

For insurance policies under Option I, a claim may only be adjusted based on the available medical records:

- under a simplified procedure: a PZU representative suggests via telephone a specific sum of the benefit;
- under a default procedure without a direct medical examination: permanent damage to health is established by specialist certifying
 physicians on the basis of medical records and a rating table.

Assistance services

Post-accident services consist of organizing the assistance provided for in the policy. PZU bears the costs of providing assistance to the insured, directly reimbursing the entity providing the service.

The service is ordered exclusively by the PZU Emergency Centre.



