



INSURANCE PROGRAM FOR
WORKDAY POLAND

We aim to deliver insurance plans that provide financial protection and security for you and your family

Hello Workday:)

In response to popular demand, we are pleased to share information about our Group Life Insurance Programme to Workmates in Poland.

The program is the result of a detailed analysis of your requirements and current trends in the group life insurance market.

We hope that our offer will provide you with comfort and safety both at work and at home with your loved ones, anywhere in the world - 24 hours a day.

We encourage you to listen carefully to the information we are about to present, and choose the best option for you.



The ERGO Hestia Group is a pioneer of the most innovative solutions in the insurance sector. For over 30 years, it has been a reliable and dependable partner offering products and services of the highest quality.

The ERGO Hestia Group consists of two insurance companies: STU ERGO Hestia SA and STU na Życie ERGO Hestia SA.

The Group companies offer insurance for individual customers in the area of property and life protection, as well as for industry and small and medium-sized business. Our insurances are offered under 4 brands: ERGO Hestia, MTU, mtu24.pl.

Sopot-based ERGO Hestia Insurance Company was established in 1991. The main shareholder of the ERGO Hestia Group companies is the international insurance concern ERGO Versicherungsgruppe AG, owned by the largest reinsurer, Munich Re.



1 February 2022

Start of the program

When can you join?



At any time – coverage begins on the 1st day of the following month



You get full protection with no grace period if you join within the first 4 months of the program start date/your employment date



Persons on sick leave or in hospital who do not continue the insurance contract are **welcome to join the insurance program after returning to work** (applies to individuals who were not covered under the existing program)

Rules of participation
Who is entitled to join the insurance program?



**Employee up
to age 69**

**Employee who
has completed the
application form
available on the
platform**



How much will my insurance amount be?

Insurance coverage

Benefit amounts

Death of the insured

48 x gross monthly salary

Death caused by the accident

48 x gross monthly salary
(no more than PLN 2 000 000)

Permanent disablement of the insured caused by the accident

48 x gross monthly salary
(no more than PLN 500 000)

Total permanent disability of the insured due to accident

36 x gross monthly salary
(no more than PLN 2 000 000)

Critical illness of the insured
(the "Comfort" option, 33 disease units, the insurance coverage for a critical illness also includes coronary angioplasty in the amount of PLN 12 000)

36 x gross monthly salary
(no more than PLN 1 000 000)

As of the date of conclusion of the insurance agreement, the monthly insurance rate is

gross monthly salary x **2,045%**

Insurance premium

paid by the employer (you only cover the cost of income tax and social security fees on the amount of the contribution)

How much will my insurance amount be? - example

Insurance coverage

Benefit amounts

Death of the insured

PLN 480 000

Death caused by the accident

PLN 480 000

Permanent disablement of the insured caused by the accident

**PLN 480 000 (for 100% permanent disablement)
PLN 4 800 (for each 1 % permanent disablement)**

Total permanent disability of the insured due to accident

PLN 360 000

Critical illness of the insured

(the "Comfort" option, 33 disease units, the insurance coverage for a critical illness also includes coronary angioplasty in the amount of PLN 12 000)

PLN 360 000

Sample calculation

sums insured calculated on the
assumption of monthly gross
pay: 10 000 PLN

Are there grace periods?

No grace period for employees joining

- › 1 February 2022
- › In the first 4 months after program start / date of hire

Full grace period in accordance with T&Cs

- › Individuals joining after 4 months of program start date or date of hire
- › Death of the insured - the grace period lasts for 6 months
- › Critical illnesses of the Insured - the grace period lasts for 3 months

Not, if:

- › Persons joining within the first 4 months from the vesting date whose sum insured does not exceed the automatic acceptance limit (FCL 2 252 605 PLN) do not have to fill in a medical questionnaire

Yes, if:

- › The employee joins the policy after 4 months from the vesting date or the sum insured exceeds the automatic acceptance limit (FCL 2 252 605 PLN)



Critical illness of the Insured (the "Comfort" option)

- myocardial infarction
- surgical performance of vascular bypasses (by-pass)
- stroke
- malignant neoplasm
- kidney failure
- organ transplant
- loss of sight
- paralysis
- burns
- multiple sclerosis,
- heart valve transplant
- aortic surgery
- loss of speech
- coma
- loss of hearing
- loss of limbs
- benign brain tumour
- hepatitis (fulminant viral hepatitis)
- chronic respiratory failure
- systemic lupus erythematosus
- aplastic anaemia
- HIV infection due to blood transfusion,
- Parkinson's disease
- muscular dystrophy
- end-stage liver failure
- motor neuron disease
- primary pulmonary hypertension
- tick-borne viral encephalitis
- sepsis
- Crohn's disease
- Alzheimer's disease
- severe head trauma
- loss of ability to live independently



Total permanent disability of the insured due to accident

- Inability of the Insured to perform any paid employment or work in any occupation even after retraining, caused by deterioration of health, due to an accident, which:
 - 1) commenced during the insurance coverage period and continues for at least 12 months; and
 - 2) in accordance with the option of the certified physician appointed by ERGO Hestia, will persist in the foreseeable future, and the Insured – based on current medical knowledge – shows no likelihood of recovering the ability to work.



Total permanent disability of the insured due to accident

- In assessing the degree and permanence of inability to work and the prognosis for regaining the ability to work, account is taken of:
 - 1) the degree of detriment to the body's fitness and the possibility of restoring the necessary fitness through medical treatment and rehabilitation,
 - 2) the course of treatment so far (until the date of the decision made by the certified physician appointed by ERGO Hestia),
 - 3) evaluation of the possibility for the Insured to perform any paid employment or work in any occupation.
- In evaluating the degree and permanence of incapacity for work and the likelihood of recovery of the ability to work, consideration is also given to the contents of the decision of the pension authority concerning recognition of the Insured as a person fully incapable of work or a person unable to lead independent existence, if such a decision is presented by the Insured.
- The date of incapacity to work is the date of the accident that caused the incapacity.

How do I submit a claim?



In case of an event that could give rise to a claim, complete the **benefit claim form** and report the claim directly to ERGO Hestia by sending a letter to:

Sopockie Towarzystwo Ubezpieczeń na Życie ERGO Hestia SA
ul. Hestii 1
81-731 Sopot



By letter

Where can I find a benefit claim form:

<https://www.ergohestia.pl/korporacja/oferta/grupowe-ubezpieczenia-na-zycie-pracownikow-i-ich-rodzin-hestia-rodzina/>

In section „Files to download”