

**SPECIAL INSURANCE CONDITIONS
OF GROUP INSURANCE
FOR TERM LIFE INSURANCE POLICIES**

1. INSURANCE POLICY AND ITS INTEGRAL PARTS

- 1.1. These Special Insurance Conditions (hereinafter “ZPPSŽP T”) are effective from 1 April 2017.
- 1.2. These special insurance conditions are an integral part of the term life insurance policy offered by MetLife (hereinafter the “insurance company”). It is term life insurance with a pure death benefit.
- 1.3. Term life insurance is governed also by General Insurance Conditions for Group Life Insurance VPPSŽP 1.3 (hereinafter “VPPSŽP”) and applicable provisions of the Civil Code.
- 1.4. Term life insurance covers insured persons who are members of the group defined in the insurance policy or whose names appear in the list of insureds which the policyholder regularly sends to the insurance company as agreed.
- 1.5. Various life and non-life supplementary insurance coverages may be taken out with term life insurance policies.

2. INSURANCE PREMIUM

- 2.1. The amount of premium and the premium payment frequency are specified in the insurance policy.

3. INSURANCE RISK, INSURED EVENT

- 3.1. The insurance risk is the death of the insured.
- 3.2. The insured event is the death of the insured at the time of his insurance.
- 3.3. The benefit payable in the case of the insured's death equals the sum assured agreed for the case of death.
- 3.4. When supplementary partial permanent disability was agreed in addition to this insurance and the insurance company has already paid a benefit under such supplementary insurance, the death benefit will be reduced by the benefit amount already paid the supplementary partial permanent disability insurance.
- 3.5. The insurance benefit is paid to the beneficiary.

[ZPPSŽP T 1.3]