



GROUP LIFE INSURANCE SCHEME

For Motorola Solutions Employees

Starting from April 1, 2012, a new Group Life Insurance Scheme for the Employees of Motorola Solutions Systems Polska Sp. z o.o. and Motorola Solutions Polska Sp. z o.o. is coming into force. The scheme offers broad scope of coverage, including Employee life as well as health. Coverage in respect of death due to all causes is in force 24/7, at work and at leisure, all over the world.

INSURER

Pramerica Życie TUIR SA has been operating on Polish market for 12 years; it is owned by Prudential Financial, Inc.*, a financial services leader in the USA and one of leading global financial institutions, servicing millions of individual and institutional customers in Europe, North America, Latin America and Asia. For more information, please visit www.pramerica.pl.

* PFI of the United States is not affiliated in any manner with Prudential plc, a company incorporated in the United Kingdom.

SCOPE OF COVERAGE AND BENEFIT AMOUNTS

Insurance Premium is sponsored by the Employer. Full scope of coverage and benefit amounts are shown in the Table below.

Insurable event	Sum Insured
Death of the Insured	24 times gross monthly salary
Disability due to Accident or Disease (Total and Permanent)	24 times gross monthly salary *

*) not more than PLN 1.000.000 (say: one million PLN).

DESCRIPTION OF SELECTED INSURANCE CONTRACTS

Death of the Insured – In the event of death of the Person Insured, Pramerica Życie TUIR SA shall pay to the Beneficiary the benefit equivalent to the Sum Insured, irrespective of the cause of death (subject to exclusions as per GTC.)

Disability due to Accident or Disease – total and, according to contemporary medical knowledge, permanent, i.e. without prospects for improvement, disability of the Person Insured to engage in any occupation for profit.

LIABILITY EXCLUSIONS

1. Benefit in respect of Death of the Person Insured shall not be paid if:
 - a) Insurable event occurred, directly or indirectly, as a result of: military activities, active participation of the life insured in acts of terror, active participation of the life insured in riots, and
 - b) If the Person Insured, irrespective of the state of mental health of the Insured, commits suicide within 6 months from insurance contract effective date.
2. Benefit shall not be paid if Disability of the Person Insured originated as a result of:
 - a) A pre-existing condition diagnosed prior to the effective date of coverage of the Insured under the Rider;
 - b) Self-inflicted mutilation of the Insured, mutilation at Insured's own request, or suicide attempted by the Insured, irrespective of the state of mental health of the Insured;
 - c) Injury inflicted in course of illegal act with statutory characteristics of intentional crime committed by the Insured, or resistance during arrest or detention;
 - d) Accident caused by the Insured when under the influence of alcohol, drugs or other intoxicating substances (except for substances taken under the direction of a qualified medical practitioner), and such condition affected the occurrence of the Accident;
 - e) All and any mental or psychic disorders or neuroses.



Exact wording of liability exclusions is available from General Terms and Conditions of Insurance pertaining to individual events covered.

ENROLLMENT IN INSURANCE

In order to enrol in insurance scheme, an Employee should fill in 'Motorola Employee Group Life Insurance Enrollment Form' and file it with the HR Department not later than on the 20th day of the month directly preceding coverage effective date.

BENEFICIARIES

The Person Insured can name a person/persons authorized to receive the benefit in the event of Insured's death. If such persons are not indicated, the benefit in respect of death of the Insured Employee is subject to inheritance law.

At any point in time during the term of insurance policy one can change Beneficiaries upon written notification to Pramerica Życie TUIR SA.

EXPIRY OF INSURANCE COVERAGE

Insurance coverage expires as of the last day of the calendar month in which the earlier of the following events occurs, but in any case not later than on the last day of the period for which the premium was paid:

- Person Insured turns 65 years of age,
- Employment Contract is terminated,
- Resignation from insurance policy is filed in writing with HR Department.

CLAIM PROCESSING

All claim forms can be downloaded directly from www.pramerica.pl. Upon request, claim forms will be sent by email or in a hard copy to an indicated address. Upon occurrence of insurable event, a completed Claim Form should be sent to the following address:

Dział Obsługi Roszczeń
Pramerica Życie TUIR SA
Al. Jana Pawła II 23
00-854 Warszawa

Toll-free hotline: 800 33 55 33

www.pramerica.pl

This leaflet does not constitute the basis for the definition of liability under insurance contract. Full contract wording (General Terms and Conditions and the Policy) is available from HR Department.