

**Subject card**

<b>Subject name and code</b>	Insurance Contract, PG_00148141						
<b>Field of study</b>	Insurance - Interdisciplinary Studies						
<b>Date of commencement of studies</b>	October 2024	<b>Academic year of realisation of subject</b>			2024/2025		
<b>Education level</b>	Master's studies	<b>Subject group</b>			Obligatory subject group in the field of study Subject group related to scientific research in the field of study		
<b>Mode of study</b>	part-time studies	<b>Mode of delivery</b>			at the university		
<b>Year of study</b>	1	<b>Language of instruction</b>			Polish		
<b>Semester of study</b>	1	<b>ECTS credits</b>			5.0		
<b>Learning profile</b>	academic	<b>Assessment form</b>			exam		
<b>Conducting unit</b>	Laboratory of Insurance Law -> Department of Civil Law -> Faculty of Law and Administration -> Rector						
<b>Name and surname of lecturer (lecturers)</b>	<b>Subject supervisor</b>		dr hab. Ewa Wycinka				
	<b>Teachers</b>						
<b>Lesson types</b>	<b>Lesson type</b>	Lecture	Tutorial	Laboratory	Project	Seminar	SUM
	<b>Number of study hours</b>	14.0	0.0	0.0	0.0	0.0	14
	E-learning hours included: 0.0						
<b>Learning activity and number of study hours</b>	<b>Learning activity</b>	Participation in didactic classes included in study plan		Participation in consultation hours		Self-study	SUM
	<b>Number of study hours</b>	14		20.0		41.0	75
<b>Subject objectives</b>	To familiarise students with the legal aspects of establishing insurance relationships as key relationships in the insurance market enabling the transfer of insurance risks.						

Learning outcomes	Course outcome	Subject outcome	Method of verification
	[UBEZMU2_K01] The student is critically aware of the level of his knowledge and skills, recognizes the importance of knowledge in solving cognitive and practical problems in the field of insurance, consults experts in case of difficulties in solving the problem independently.	The student is ready to actively present the results of normative analysis. He/she undertakes to voice his/her opinions. from the point of view of various subjects, while maintaining caution of statements resulting from the possibility of different interpretation of legal norms as well as assessment of socio-economic phenomena. The student is critically aware of the level of his/her knowledge and skills, recognises the importance of knowledge in solving cognitive and practical problems in the field of civil and insurance law, and consults experts in cases of difficulties in solving a problem on his/her own.	[SK1] oral statement/conversation/discussion [SK4] test/exam - oral or written
	[UBEZMU2_W04] The student has in-depth knowledge of the sources of insurance law, knows the types of EU sources of law.	The student is familiar with the provisions of the Civil Code concerning the insurance contract and the provisions governing the establishment of public insurance relationships. He/she is able to recognise and define the key terms for the provision of insurance cover. Understands the legal and insurance concepts.	[SW4] test/exam - oral or written [SW1] oral statement/conversation/discussion
	[UBEZMU2_U02] The student is proficient in the use of legal, professional and ethical principles and norms in the activities undertaken.	The student interprets the provisions of insurance law. Distinguishes between the subjects of insurance relations. He/she is able to express himself/herself with understanding on the subjects of insurance relations established on the market. He/she recognizes types of relations, elements of their content, subject and object scope.	[SU1] oral statement/conversation/discussion [SU4] test/exam - oral or written
	[UBEZMU2_W07] The student has a structured knowledge of the principles and norms applicable to the procedures related to the application of insurance law and understands the necessity of ethical conduct in matters related to insurance and insurance law.	The student is familiar with the legal problems arising in the jurisprudence related to the insurance relationship and understands the significance and practical importance of the jurisprudence in this respect. A student notices collisions between various views presented in doctrine and jurisprudence.	[SW4] test/exam - oral or written [SW1] oral statement/conversation/discussion
	[UBEZMU2_U03] The student has developed skills to understand and analyze socio-economic phenomena, including by formulating and testing hypotheses related to insurance research problems.	The student has in-depth skills in observing and interpreting legal and factual events relevant to the insurance legal relationship. He/she is able to express himself/herself with understanding in the field of insurance legal issues.	[SU1] oral statement/conversation/discussion [SU4] test/exam - oral or written
	[UBEZMU2_W02] The student has advanced and structured knowledge of various types of structures and institutions and the changes taking place in them, especially the insurance and financial system of market and public character. The student has known the interrelationships between these structures and institutions on a national and international scale.	The student has a comprehensive knowledge of the principles governing insurance relationships.	[SW4] test/exam - oral or written [SW1] oral statement/conversation/discussion
	[UBEZMU2_W05] The student knows and understands the dilemmas of modern insurance on scientific and practical grounds.	The student knows the national and European sources of insurance law determining the content of the insurance legal relationship. The student is familiar with relations between legal acts, their rank and types as well as the basic rules of interpretation of national and European law.	[SW4] test/exam - oral or written [SW1] oral statement/conversation/discussion

Subject contents	<p>Methods of establishing an insurance relationship as a criterion for dividing insurance into social and economic insurance          Insurance contract as a method of establishing an insurance relationship on the insurance market          Personal scope of the insurance relationship          Policyholder, insured, beneficiary, beneficiary          Procedure of conclusion of an insurance contract          Legal nature and role of insurance documents          Insurance application, T&amp;C, insurance policy          Duties of the policyholder          Obligation to declare risk, notification of risk, minimisation of risk and limitation of loss consequences          Insurer's performance in the light of risk theory and the theory of monetary consideration          Specificity of insurance for third-party account as a basis for group insurance          Scope of the insurer's liability in the light of the legal principles of the principle of freedom of contract, the principle of non-enrichment, the principle of accessory          Limitation of the insurer's liability          Exclusions, sum insured, excess, deductible          Mandatory versus voluntary insurance relationship specifics, types          Principle of good faith in insurance and its evaluation today          Termination of an insurance relationship, methods and legal consequences          Insurance guarantee as an uncalled contract          Principles of European Insurance Contract Law as model of European insurance contract</p>		
Prerequisites and co-requisites			
Assessment methods and criteria	Subject passing criteria	Passing threshold	Percentage of the final grade
	written exam	51.0%	100.0%
Recommended reading	Basic literature	Maśniak, Prawo ubezpieczeniowe, Gdańsk 2020	
	Supplementary literature	<p>Sz. Byczko, Prawo ubezpieczeń gospodarczych zarys wykładu, Warszawa 2013</p> <p>M. Orlicki, Umowa ubezpieczenia (w: ) System Prawa Prywatnego tom. 8, Warszawa 2011</p> <p>J. Birds, Modern Insurance Law, London 2017</p> <p>D. Maśniak, Specyfika ubezpieczeń grupowych w świetle ustawy o działalności ubezpieczeniowej i reasekuracyjnej i kodeksu cywilnego, Gdańskie Studia Prawnicze tom XXXVI/2016</p>	
	eResources addresses	<p>Basic</p> <p><a href="https://wyd.ug.edu.pl/sites/default/files/_nodes/publikacja/96894/files/masniak_-_prawo_ubezpieczeniowe_ostateczny_27_05.pdf">https://wyd.ug.edu.pl/sites/default/files/_nodes/publikacja/96894/files/masniak_-_prawo_ubezpieczeniowe_ostateczny_27_05.pdf</a> - Maśniak, Prawo ubezpieczeniowe, Gdańsk 2020</p>	
Example issues/ example questions/ tasks being completed			
Work placement	Not applicable		

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