

Subject card

Subject name and code	Insurance Contract, PG_00148189						
Field of study	Insurance - Interdisciplinary Studies						
Date of commencement of studies	October 2024	Academic year of realisation of subject			2024/2025		
Education level	Master's studies	Subject group			Obligatory subject group in the field of study Subject group related to scientific research in the field of study		
Mode of study	full-time studies	Mode of delivery			at the university		
Year of study	1	Language of instruction			Polish		
Semester of study	1	ECTS credits			0.0		
Learning profile	academic	Assessment form			credit		
Conducting unit	Laboratory of Insurance Law -> Department of Civil Law -> Faculty of Law and Administration -> Rector						
Name and surname of lecturer (lecturers)	Subject supervisor		dr hab. Ewa Wycinka				
	Teachers						
Lesson types	Lesson type	Lecture	Tutorial	Laboratory	Project	Seminar	SUM
	Number of study hours	0.0	15.0	0.0	0.0	0.0	15
	E-learning hours included: 0.0						
Learning activity and number of study hours	Learning activity	Participation in didactic classes included in study plan		Participation in consultation hours		Self-study	SUM
	Number of study hours	15		10.0		20.0	45
Subject objectives	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_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_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_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_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 knows 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_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_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&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	<table border="1"> <thead> <tr> <th data-bbox="453 463 790 495">Subject passing criteria</th> <th data-bbox="799 463 1139 495">Passing threshold</th> <th data-bbox="1149 463 1492 495">Percentage of the final grade</th> </tr> </thead> <tbody> <tr> <td data-bbox="453 501 790 533">written colloquium</td> <td data-bbox="799 501 1139 533">51.0%</td> <td data-bbox="1149 501 1492 533">70.0%</td> </tr> <tr> <td data-bbox="453 539 790 562">activity in class - slowing cases</td> <td data-bbox="799 539 1139 562">51.0%</td> <td data-bbox="1149 539 1492 562">30.0%</td> </tr> </tbody> </table>	Subject passing criteria	Passing threshold	Percentage of the final grade	written colloquium	51.0%	70.0%	activity in class - slowing cases	51.0%	30.0%		
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Recommended reading	<p>Basic literature</p> <p>Supplementary literature</p> <p>eResources addresses</p>	<p>D. Maśniak, Prawo ubezpieczeniowe, Gdańsk 2020</p> <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>	<p>Basic</p> <p>https://wyd.ug.edu.pl/sites/default/files/_nodes/publikacja/96894/files/masniak_-_prawo_ubezpieczeniowe_ostateczny_27_05.pdf - D. Maśniak, Prawo ubezpieczeniowe, Gdańsk 2020</p>									
Example issues/ example questions/ tasks being completed												
Work placement	Not applicable											

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