

**Subject card**

<b>Subject name and code</b>	Legal Aspects of Non-life Insurance, PG_00148507						
<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>	full-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>	2	<b>ECTS credits</b>			0.0		
<b>Learning profile</b>	academic	<b>Assessment form</b>			credit		
<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>	0.0	30.0	0.0	0.0	0.0	30
	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>	30		9.0		30.0	69
<b>Subject objectives</b>	To familiarise students with the legal aspects of property insurance, its specifics, conceptual apparatus and types.						

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 proclaim views. from the point of view of different subjects, with caution of statements resulting from the possibility of different interpretation of legal norms as well as evaluation of socio-economic phenomena.	[SK4] test/exam - oral or written
	[UBEZMU2_U01] The student has in-depth skills of observation and interpretation of phenomena related to economic and legal aspects of insurance, including the use of advanced information and communication techniques, and is able to integrate knowledge from various scientific disciplines.	The student interprets the provisions of insurance law. Distinguish between types of non-life insurance and personal insurance and their importance in the economy and social policy.	[SU1] oral statement/conversation/discussion [SU4] test/exam - oral or written
	[UBEZMU2_W05] The student knows and understands the dilemmas of modern insurance on scientific and practical grounds.	Knows the provisions of the Civil Code relating to the property insurance contract. Is able to recognise and define the concepts key to property insurance. Understands the legal and insurance concepts specific to property insurance.	[SW4] 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.	Can speak with understanding about non-life insurance. Recognises the types of relationships, the elements of their content, their subject matter and scope. Is able to use knowledge of legal regulations to solve typical problems arising in practice.	[SU1] oral statement/conversation/discussion [SU4] 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 has a comprehensive knowledge of the principles governing property insurance.	[SW4] test/exam - oral or written
	[UBEZMU2_K04] The student adheres to the principles of business ethics, respects the law, is objective, is able to recognize conflicts of interest, correctly identifies and resolves dilemmas.	The student adheres to business ethics principles, respects the law, remains objective, can identify conflicts of interest, and correctly identifies and resolves dilemmas related to the brokerage profession.	[SK1] oral statement/conversation/discussion
	[UBEZMU2_K02] The student is ready to fulfill social obligations, inspire and organize activities for the benefit of the social environment and initiate activities for the public interest.	The student adheres to the deontological principles of insurance activity, is able to objectively assess the situation and identify problems. He/she understands the multiple perspectives of the parties to the insurance legal relationship and the entities involved in insurance distribution.	[SK4] 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.	Student is able to locate and define practical problems related to the application of law by market participants. He/she has a structured knowledge of the rules governing the procedures of property and personal insurance distribution, conducting insurance activity, including loss adjustment. He/she understands the significance of ethics and deontology principles in insurance activity.	[SW4] test/exam - oral or written [SW1] oral statement/conversation/discussion

Subject contents	<p>Division of insurance based on the criterion of the subject-matter of insurance  Property interest as the object of insurance  Specificity of general insurance of vehicle holder's liability the role of EU directives, Statutory scope of protection in general insurance of third party liability of the vehicle owner, farmer's liability, agricultural buildings  Compensation as the insurer's benefit own insurance vs. oc insurance  The principle of indemnity and its relevance to property insurance  Transfer of the object of insurance and legal consequences in vehicle liability insurance and other property insurance  Grace clause admissibility and legal consequences  Typical and atypical recourse in insurance  The role of insurance in transport: cargo insurance, carrier's liability insurance, forwarder's liability insurance  Property insurance as a means of solving social problems environmental insurance, catastrophic insurance  The role of insurance in business activity: third party liability insurance, loss of earnings insurance, property insurance, short-term credit insurance, export insurance  Tort and contractual liability as the subject of insurance  Guaranty liability of the insurer vs. causal liability  Principle of accessory as a basic principle of liability of the civil liability insurer  Scope of cover  Indemnity principle and relevance for third party liability insurance  Temporal scope in third party liability insurance - triggers  The injured party and his/her rights in actio directa  Scope of protection in selected obligatory third party liability insurances  T&amp;C insurance vs. legal regulations  Liability of management board members as an object of D&amp;O insurance  Personal goods as an object of insurance  Benefit of the insurer no application of the principle of prohibition of enrichment  Beneficiary as subject of life insurance relationship  Time limit for fulfilment of insurance benefit  Life insurance as the basis of a succession scheme use in inheritance of assets  Scope of protection in accident insurance - analysis of selected T&amp;Cs  Protection insurance vs. investment insurance legal barriers  Polysolocks and other ways of using insurance on the banking market  Suicide and life insurance cover  Transformation of group insurance into individual insurance</p>														
Prerequisites and co-requisites															
Assessment methods and criteria	<table border="1"> <thead> <tr> <th data-bbox="453 853 794 887">Subject passing criteria</th> <th data-bbox="799 853 1141 887">Passing threshold</th> <th data-bbox="1145 853 1492 887">Percentage of the final grade</th> </tr> </thead> <tbody> <tr> <td data-bbox="453 893 794 920">test</td> <td data-bbox="799 893 1141 920">51.0%</td> <td data-bbox="1145 893 1492 920">50.0%</td> </tr> <tr> <td data-bbox="453 927 794 954">solving case studies</td> <td data-bbox="799 927 1141 954">51.0%</td> <td data-bbox="1145 927 1492 954">30.0%</td> </tr> <tr> <td data-bbox="453 960 794 987">activity in classes</td> <td data-bbox="799 960 1141 987">51.0%</td> <td data-bbox="1145 960 1492 987">20.0%</td> </tr> </tbody> </table>			Subject passing criteria	Passing threshold	Percentage of the final grade	test	51.0%	50.0%	solving case studies	51.0%	30.0%	activity in classes	51.0%	20.0%
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Recommended reading	Basic literature	D. Maśniak, Prawo ubezpieczeniowe, Gdańsk 2020 [dostęp on-line: <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> ]													
	Supplementary literature	<p>Sz. Byczko, Prawo ubezpieczeń gospodarczych zarys wykładu, Warszawa 2013</p> <p>J. Birds, Modern Insurance Law, London 2017</p> <p>D. Maśniak, Prawo rynku ubezpieczeń (w:) (w:) System prawnofinansowy Unii Europejskiej, Warszawa 2017</p> <p>D. Maśniak, Ustawa o ubezpieczeniach obowiązkowych, Ubezpieczeniowym Funduszu Gwarancyjnym i Polskim Biurze Ubezpieczycieli Komunikacyjnych (w:) Prawo ubezpieczeń gospodarczych. Komentarz. Tom I. Komentarz do przepisów prawnych o funkcjonowaniu rynku ubezpieczeń, Warszawa 2010</p> <p>M. Orlicki, Umowa ubezpieczenia (w:) System prawa prywatnego. Tom 8. Prawo zobowiązań część szczegółowa, red. J. Panowicz-Lipska, Warszawa 2011</p> <p>J. Lowry, Ph. Rowlings, Insurance Law. Doctrines and Principles, Oxfors and Portland, Oregon 2005</p>													
	eResources addresses														
Example issues/ example questions/ tasks being completed															
Work placement	Not applicable														

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