

Subject card

Subject name and code	Insurance law - lecture, PG_00137893						
Field of study	Law						
Date of commencement of studies	October 2025		Academic year of realisation of subject		2028/2029		
Education level	uniform Master's studies		Subject group		Optional subject group		
Mode of study	full-time studies		Mode of delivery		at the university		
Year of study	4		Language of instruction		Polish		
Semester of study	8		ECTS credits		3.0		
Learning profile	academic		Assessment form		exam		
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. Dorota Maśniak				
	Teachers						
Lesson types	Lesson type	Lecture	Tutorial	Laboratory	Project	Seminar	SUM
	Number of study hours	30.0	0.0	0.0	0.0	0.0	30
	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	30		0.0		45.0	75
Subject objectives	To familiarise students with the institutions of insurance law and their use in practice.						

Learning outcomes	Course outcome	Subject outcome	Method of verification
	[PRAWOJ5_KO03] is ready to actively participate in entities carrying out professional activities related to law	The student is ready to actively participate in entities carrying out professional activities related to insurance law.	[SK1] oral statement/conversation/discussion [SK4] test/exam - oral or written [SK5] implementation of a problem task [SK6] demonstration of practical skills [SK8] observation of student's independent or team work
	[PRAWOJ5_UW05] is able to perceive and analyse moral dilemmas, generate solutions and justify the positions adopted	The student is able to recognize and analyze moral dilemmas, generate solutions to them and justify the adopted position within the framework of problems in the area of insurance law.	[SU4] test/exam - oral or written [SU5] implementation of a problem task [SU6] demonstration of practical skills [SU8] observation of student's independent or team work
	[PRAWOJ5_WK10] has an in-depth knowledge of the principles of ethical and appropriate communication in legal and legal language	The student has an in-depth knowledge of the principles of ethical and proper communication using legal and legal language in the area of insurance law.	[SW4] test/exam - oral or written [SW1] oral statement/conversation/discussion [SW5] implementation of a problem task
	[PRAWOJ5_WK09] has an in-depth knowledge of legal institutions and constructions specific to various fields of law, including selected specific areas of law discussed in the course of study	The student has in-depth knowledge of the institutions and legal structures characteristic of insurance law.	[SW4] test/exam - oral or written [SW5] implementation of a problem task
	[PRAWOJ5_WG05] identifies in depth the various forms of social life, including the rights and duties of individuals in different contexts, with particular reference to the phenomena of violation of the law and their consequences	The student identifies various forms of social life to a deeper level, including the rights and obligations of individuals in legal relations related to the functioning of insurance in various contexts, with particular emphasis on the phenomena of violations of law and their consequences.	[SW4] test/exam - oral or written [SW1] oral statement/conversation/discussion [SW2] presentation/project/paper/report
Subject contents	1. basic systematics of insurance. Economic insurance and social insurance - similarities and differences. Contamination of economic and social insurance 2. Basic technical-insurance and legal concepts - risk and its factors, insurance accident and claims. Insurance market in different approaches. Segments of the insurance market. 3. Insurance law as a comprehensive branch of law. Scope and sources of insurance law. 4 Organisational and legal forms of insurance companies in Poland and the EU. Mutual insurance companies as forms characteristic of the insurance market 5. Conditions of undertaking insurance activity. The principle of a single licence and its consequences 6. Bancassurance - types of links between the insurance and banking markets, based on examples. Barriers and legal restrictions 7. Features, parties and subjects of the insurance relationship. Creation and termination of the insurance relationship 8. Form of the insurance contract. Legal nature of an insurance policy and its types. The role of general terms and conditions of insurance. Abusive clauses 9.Obligations of the parties to the insurance relation - before the conclusion of the insurance contract, after the conclusion of the contract and after the insurance accident 10.The subject of insurance in the context of the division of insurance into personal and property insurance 11.Insurance benefits - types and special features. Concept of damage and compensation. Time limit for the fulfilment of benefits. Franchises and deductibles - similarities and differences 12. Specificity of compulsory motor insurance 13. Pursuit of compensation claims by the insured, the injured 14. Statute of limitations for insurance claims. Comparative legal analysis 15. Insurance intermediation - definition and functions. Legal conditions of the activity of intermediaries in the EU		
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	D. Maśniak, Prawo ubezpieczeniowe, Gdańsk 2020 [dostęp on-line: https://wyd.ug.edu.pl/sites/default/files/_nodes/publikacja/96894/files/masniak_-_prawo_ubezpieczeniowe_ostateczny_27_05.pdf]	

	Supplementary literature	Sz. Byczko, Prawo ubezpieczeń gospodarczych. Zarys wykładu. Warszawa 2013 D.Maśniak, Prawo rynku ubezpieczeń UE (w:) System prawnofinansowy UE, red. A.Drwiłło, A.Jurkowska- Zeidler, Warszawa 2017 E. Kowalewski, Prawo ubezpieczeń gospodarczych, Oficyna Wydawnicza Branta Bydgoszcz-Toruń 2006 red. Z. Brodecki, M.Serwach, M.Glicz, Prawo ubezpieczeń gospodarczych. Komentarz do przepisów prawnych o funkcjonowaniu rynku ubezpieczeń, Warszawa 2010 D.Maśniak, Prawo ubezpieczeń (w:) Finanse (red.) Z.Brodecki, Lexis Nexis, Warszawa 2004 J. Pokrzywniak, Broker ubezpieczeniowy ubezpieczający-ubezpieczyciel, Oficyna wydawnicza Branta Bydgoszcz- Toruń 2005 M.Orlicki, Umowa ubezpieczenia, C.H.Beck 2002, M.Krajewski, Umowa ubezpieczenia. Komentarz, C.H. Beck, Warszawa 2004 K. Malinowska, Umowa ubezpieczenia w Europie bez granic, Oficyna Wydawnicza Branta, Bydgoszcz- Warszawa 2008 J.Birds, The modern insurance law, Sweet & Maxwell; edition 2010
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Example issues/ example questions/ tasks being completed		
Work placement	Not applicable	

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