

Subject card

Subject name and code	Insurance law - lecture, PG_00138368						
Field of study	Law						
Date of commencement of studies	October 2023	Academic year of realisation of subject			2026/2027		
Education level	uniform Master's studies	Subject group			Optional subject group		
Mode of study	part-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	15.0	0.0	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		0.0		60.0	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_UW03] The graduate demonstrates deepened skills of using complex theoretical points of view to analyze, interpret and plan strategies of legal activities; solves concrete problems connected with the creation, application and interpretation of legal regulations, anticipates the course of their solution and predicts the effects of planned activities	Students will be able to use complex theoretical approaches to the law of business insurance in order to analyse, interpret and design strategies of legal actions in this field; they will be able to generate solutions to specific problems related to the law of insurance and predict the course of their solution and foresee the consequences of planned actions, including accurate legal assessments and analyses concerning insurance problems and functioning of the insurance market.	[SU1] oral statement/conversation/discussion [SU4] test/exam - oral or written [SU5] implementation of a problem task [SU6] demonstration of practical skills
	[PRAWOJ5_KR07] The graduate is ready to take up professional challenges, takes up efforts and is persistent in the implementation of individual and group activities in the creation, application or interpretation of legal regulations and related sciences	The student is ready to undertake professional challenges concerning the legal aspects of business insurance, undertakes effort and is characterised by perseverance in the implementation of individual as well as team activities in the field of insurance law and related sciences	[SK1] oral statement/conversation/discussion [SK4] test/exam - oral or written [SK5] implementation of a problem task
	[PRAWOJ5_WK12] He/she has knowledge of occupational health and safety in public administration institutions	The student has knowledge of health and safety at work in public administration institutions, including institutions operating in the insurance market.	[SW1] oral statement/conversation/discussion
	[PRAWOJ5_KK02] He/she is aware of the necessity to widen professional competences and qualifications, to improve skills, is able to indicate the direction of own development and education independently in widened and deepened way	The student is aware of the necessity to broaden competences and professional qualifications in the field of business insurance law - both in the context of changing national and EU regulations and statements of doctrine and judicature in the field of insurance law; The student improves his/her skills, is able to independently determine directions of his/her own development and education in the extended and deepened scope concerning insurance	[SK1] oral statement/conversation/discussion [SK5] implementation of a problem task [SK8] observation of student's independent or team work
	[PRAWOJ5_KK01] The graduate is deeply aware of the level of his/her knowledge and skills, and also understands the need of lifelong learning	The student has an in-depth awareness of his/her knowledge and skills regarding insurance law and understands the need for lifelong learning.	[SK8] observation of student's independent or team work
	[PRAWOJ5_WG05] The graduate demonstrates systematic knowledge about the types of legal relations and the governing regularities	The student has a structured knowledge of the types of legal relationships related to the functioning of the insurance market and the regularities governing them.	[SW4] test/exam - oral or written [SW5] implementation of a problem task
	[PRAWOJ5_KR06] He/she behaves in ethical and professional way, follows the principles of ethics	The student is convinced of the importance of behaving in an ethical and professional manner, acts in accordance with the ethical principles binding both on the representatives of the legal profession and, in particular, on the financial and insurance market, concerning the functioning of entities representing various interests on this market.	[SK1] oral statement/conversation/discussion [SK8] observation of student's independent or team work
	[PRAWOJ5_WK13] He/she has advanced knowledge of the functioning of professional self-governments in legal professions, is familiar with the principles of judges' and prosecutors' professions, and has knowledge of the organization of the judiciary in Poland.	The student has in-depth knowledge of the functioning of the professional self-governments of the legal professions in the context of the obligation to take out civil liability insurance, knows the principles of exercising the professions of judge and prosecutor in cases involving insurance aspects, has knowledge of the organisation of the judiciary in Poland in this respect.	[SW4] test/exam - oral or written [SW3] text preparation/written work [SW5] implementation of a problem task

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[PRAWOJ5_WG04] He/she knows the system of Polish law, mutual connections within the system and connections of Polish law with the European Union law and international law	Students will be familiar with the system of Polish insurance law, the interrelationships within this system and the interrelationships of Polish insurance law with European Union law and international law - both public and private.	[SW4] test/exam - oral or written [SW1] oral statement/ conversation/discussion [SW3] text preparation/written work [SW5] implementation of a problem task
[PRAWOJ5_WG03] He/she demonstrates deepened knowledge about the political system in Poland, about individual authorities with particular consideration of legislative authority and the judiciary,	The student has an in-depth knowledge of the system of government in Poland, of the individual organs of government, with particular emphasis on the legislature and the judiciary in the context of their competences related to the functioning of the insurance market and the resolution of insurance disputes.	[SW4] test/exam - oral or written [SW1] oral statement/ conversation/discussion [SW5] implementation of a problem task
[PRAWOJ5_WG06] He/she has systematic knowledge about the man as the subject establishing social structures and principles of their operation and about the man as the individual operating in these structures	The student has a structured knowledge of man as a subject constituting social structures and the rules of their functioning - in particular as a subject of insurance legal relations, and of man as an individual functioning in these structures.	[SW4] test/exam - oral or written [SW5] implementation of a problem task
[PRAWOJ5_KO03] He/she is prepared for active participation in groups, organizations and institutions connected with law, is also able to communicate with specialists and non-specialists in the field of law	The student is ready to actively participate in groups, organisations and institutions carrying out professional activities related to insurance law, at the same time he/she is able to communicate with people who are and are not specialists in the field of insurance law and related branches (civil compensation law, financial law).	[SK5] implementation of a problem task [SK8] observation of student's independent or team work
[PRAWOJ5_UO11] He/she can work well in a team and can coordinate the team's work when solving legal problems, interpreting legal acts, and preparing written or oral opinions on a matter.	The student is able to cooperate in a team and is able to coordinate the work of the team in solving problems concerning insurance law, interpretation of legal acts regulating insurance activity and establishing and performing insurance relation, preparation of a written or oral position on an insurance case.	[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_UU12] He/she acquires knowledge efficiently and develops his/her professional skills using various sources (in native and foreign language) and modern technologies	The student is able to efficiently acquire knowledge and develop his/her professional skills using various sources (native and foreign language) and modern technologies in the field of insurance law.	[SU1] oral statement/conversation/ discussion [SU4] test/exam - oral or written [SU5] implementation of a problem task
[PRAWOJ5_UW01] He/she has advanced skills in observation and interpretation of social phenomena, analyzes their connections with various areas, activity of legal science and the related disciplines	The student has in-depth skills of observing and interpreting social phenomena occurring on the insurance market, analyses their connections with various areas, branches of law and related sciences.	[SU4] test/exam - oral or written [SU8] observation of student's independent or team work
[PRAWOJ5_UW02] The graduate utilizes theoretical knowledge in legal science and the connected academic disciplines to analyze and interpret complex legal issues	A student is able to use and integrate theoretical knowledge from the field of insurance law and related fields of law and other scientific disciplines in order to analyse and interpret complex legal problems arising in connection with the establishment of a legal relationship of insurance, the performance of an insurance contract and insurance guarantee and the functioning of various entities on the financial market.	[SU1] oral statement/conversation/ discussion [SU4] test/exam - oral or written [SU5] implementation of a problem task [SU8] observation of student's independent or team work

Course outcome	Subject outcome	Method of verification
[PRAWOJ5_WK10] He/she understands and knows the basic concepts and principles of industrial property protection and copyright law, as well as understands the need for proper protection of intellectual property and managing its resources	The student knows and understands the basic concepts and principles of industrial property protection and copyright in the insurance market and understands the necessity of due protection of intellectual property and management of its resources.	[SW1] oral statement/ conversation/discussion [SW5] implementation of a problem task
[PRAWOJ5_UK08] The graduate has wide skills to prepare written works connected with the work of a lawyer in Polish and foreign language	Students will gain in-depth knowledge of the ability to prepare various written works in Polish and in a foreign language related to their professional activity in the field of insurance law (legal opinions, analyses of contract templates, pre-trial letters, pleadings, etc.).	[SU3] text preparation/written work [SU4] test/exam - oral or written
[PRAWOJ5_WG09] He/she demonstrates deepened and systematic knowledge about the processes of changes of political systems and of individual authorities, as well as the consequences of these changes	The student has an in-depth and structured knowledge of the processes of change in systems of government and its individual authorities, as well as the consequences of these changes for the insurance market.	[SW1] oral statement/ conversation/discussion [SW5] implementation of a problem task
[PRAWOJ5_WK11] The graduate has deepened knowledge of the principles of creating and developing basic forms of individual entrepreneurship.	The student has an in-depth knowledge of the principles of creation and development of basic forms of individual entrepreneurship in the field of insurance, including insurance intermediation.	[SW4] test/exam - oral or written [SW3] text preparation/written work
[PRAWOJ5_UW07] He/she has the skills in understanding and analyzing social phenomena and utilizing this analysis in his/her professional work.	Students will have developed the ability to understand and analyse social phenomena involving phenomena in the insurance market and to use this analysis in their professional work.	[SU1] oral statement/conversation/ discussion [SU5] implementation of a problem task [SU8] observation of student's independent or team work
[PRAWOJ5_WG01] The graduate demonstrates deepened and systematic knowledge about the character of legal science, its place in the system of sciences and mutual relations.	The student has an in-depth and structured knowledge of the nature of insurance legal sciences, their place in the system of sciences and their relationship to other sciences.	[SW4] test/exam - oral or written [SW5] implementation of a problem task
[PRAWOJ5_KO04] The graduate is ready to prepare own projects connected with the creation, application and interpretation of legal regulations, including projects co-financed by the European Union's funds	The student is ready to undertake the preparation of his/her own social projects, taking into account legal, economic and political aspects in the context of legal insurance issues, including the preparation and implementation of projects co-financed by the European Union.	[SK8] observation of student's independent or team work
[PRAWOJ5_UW05] He/she can observe and analyze moral, ethical and legal dilemmas in professional work	Students will be able to perceive, analyse and diagnose moral and legal dilemmas in their professional work related to the issues of insurance law, functioning of various entities on the financial market.	[SU1] oral statement/conversation/ discussion [SU4] test/exam - oral or written [SU8] observation of student's independent or team work
[PRAWOJ5_KR05] He/she prepares responsibly to his/her work; can determine priorities in work and plan work appropriately	The student responsibly prepares for solving tasks (e.g. analysis of cases, preparation of documents in the course of liquidation proceedings and court trial) concerning insurance law, is able to determine priorities in realisation of tasks in this field and appropriately plan work.	[SK1] oral statement/conversation/ discussion [SK8] observation of student's independent or team work
[PRAWOJ5_UW06] The graduate is able to assess the usefulness of typical procedures and good practice in the implementation of tasks connected with various spheres connected with law and related fields	The student is able to assess the suitability of typical procedures concerning the execution of an insurance contract and good practices in force in the insurance market for the execution of complex tasks related to various spheres related to the law of business insurance and related fields, in particular the law of indemnity	[SU1] oral statement/conversation/ discussion [SU4] test/exam - oral or written [SU5] implementation of a problem task

	Course outcome	Subject outcome	Method of verification
	[PRAWOJ5_UW04] He/she efficiently observes and analyzes moral, ethical and legal dilemmas in professional work	The student is proficient in the use of legal principles and norms regulating the conduct of insurance activity and the establishment of insurance legal relationship and its execution, as well as - professional in undertaken professional activity in the field of insurance as a legal advisor, solicitor, in-house lawyer or judge in cases concerning insurance and turnover in the financial market.	[SU1] oral statement/conversation/discussion [SU5] implementation of a problem task [SU6] demonstration of practical skills
	[PRAWOJ5_UK09] He/she demonstrates wide skills in preparing speeches in the field of law in Polish and foreign language	The student has an in-depth ability to prepare oral presentations, in Polish and in a foreign language, on insurance law and branches and related sciences.	[SU1] oral statement/conversation/discussion [SU4] test/exam - oral or written [SU8] observation of student's independent or team work
	[PRAWOJ5_WG07] The graduate knows methods and tools, including techniques of data and information acquisition, as well as research methods appropriate for the field of study and the related disciplines	Students shall be familiar with the methods and tools, including data and information extraction techniques and research methods, specific to the legal sciences, in particular the science of insurance law and other related disciplines, including disciplines in other scientific fields.	[SW3] text preparation/written work [SW5] implementation of a problem task
	[PRAWOJ5_WG08] He/she has deepened knowledge of sources of Polish law, its changes and processes of law formation	The student has an in-depth knowledge of the sources of Polish insurance law, its changes and the legislative process.	[SW4] test/exam - oral or written [SW1] oral statement/conversation/discussion
	[PRAWOJ5_WG02] He/she knows wide terminology and concepts in the scope of law and connected disciplines	The student is familiar with the terminology and concepts of insurance law and related fields to an extended degree.	[SW4] test/exam - oral or written [SW1] oral statement/conversation/discussion [SW3] text preparation/written work [SW5] implementation of a problem task
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	<p>Sz. Byczko, Prawo ubezpieczeń gospodarczych. Zarys wykładu. Warszawa 2013</p> <p>D.Maśniak, Prawo rynku ubezpieczeń UE (w:) System prawnofinansowy UE, red. A.Drwiłło, A.Jurkowska- Zeidler, Warszawa 2017</p> <p>E. Kowalewski, Prawo ubezpieczeń gospodarczych, Oficyna Wydawnicza Branta Bydgoszcz-Toruń 2006</p> <p>red. Z. Brodecki, M.Serwach, M.Glicz, Prawo ubezpieczeń gospodarczych. Komentarz do przepisów prawnych o funkcjonowaniu rynku ubezpieczeń, Warszawa 2010</p> <p>D.Maśniak, Prawo ubezpieczeń (w:) Finanse (red.) Z.Brodecki, Lexis Nexis, Warszawa 2004</p> <p>J. Pokrzywniak, Broker ubezpieczeniowy ubezpieczający-ubezpieczyciel, Oficyna wydawnicza Branta Bydgoszcz- Toruń 2005</p> <p>M.Orlicki, Umowa ubezpieczenia, C.H.Beck 2002, M.Krajewski, Umowa ubezpieczenia. Komentarz, C.H. Beck, Warszawa 2004</p> <p>K. Malinowska, Umowa ubezpieczenia w Europie bez granic, Oficyna Wydawnicza Branta, Bydgoszcz- Warszawa 2008</p> <p>J.Birds, The modern insurance law, Sweet & Maxwell; edition 2010</p>
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Example issues/ example questions/ tasks being completed		
Work placement	Not applicable	

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