

Subject card

Subject name and code	Legal Aspects of Non-life Insurance, PG_00148505						
Field of study	Insurance - Interdisciplinary Studies						
Date of commencement of studies	October 2025		Academic year of realisation of subject		2025/2026		
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	2		ECTS credits		5.0		
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. Ewa Wycinka				
	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		10.0		31.0	56
Subject objectives	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_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
	[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_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_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

Subject contents	Division of insurance based on the criterion of the subject-matter of insuranceProperty interest as the object of insuranceSpecificity 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 buildingsCompensation as the insurer's benefit own insurance vs. oc insuranceThe principle of indemnity and its relevance to property insuranceTransfer of the object of insurance and legal consequences in vehicle liability insurance and other property insuranceGrace clause admissibility and legal consequencesTypical and atypical recourse in insuranceThe role of insurance in transport: cargo insurance, carrier's liability insurance, forwarder's liability insuranceProperty insurance as a means of solving social problems environmental insurance, catastrophic insuranceThe role of insurance in business activity: third party liability insurance, loss of earnings insurance, property insurance, short-term credit insurance, export insuranceTort and contractual liability as the subject of insuranceGuaranty liability of the insurer vs. causal liabilityPrinciple of accessory as a basic principle of liability of the civil liability insurer Scope of coverIndemnity principle and relevance for third party liability insuranceTemporal scope in third party liability insurance - triggersThe injured party and his/her rights in actio directaScope of protection in selected obligatory third party liability insurances T&C insurance vs. legal regulationsLiability of management board members as an object of D&O insurancePersonal goods as an object of insuranceBenefit of the insurer no application of the principle of prohibition of enrichmentBeneficiary as subject of life insurance relationshipTime limit for fulfilment of insurance benefitLife insurance as the basis of a succession scheme use in inheritance of assetsScope of protection in accident insurance - analysis of selected T&CsProtection insurance vs. investment insurance legal barriersPolysolocks and other ways of using insurance on the banking marketSuicide and life insurance coverTransformation of group insurance into individual insurance								
Prerequisites and co-requisites									
Assessment methods and criteria	<table><tr><th>Subject passing criteria</th><th>Passing threshold</th><th>Percentage of the final grade</th></tr><tr><td>written exam</td><td>51.0%</td><td>100.0%</td></tr></table>	Subject passing criteria	Passing threshold	Percentage of the final grade	written exam	51.0%	100.0%		
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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 J.Birds, Modern Insurance Law, London 2017 D. Maśniak, Prawo rynku ubezpieczeń (w:) (w:) System prawnofinansowy Unii Europejskiej, Warszawa 2017 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 M. Orlicki, Umowa ubezpieczenia (w:) System prawa prywatnego. Tom 8. Prawo zobowiązań część szczegółowa, red. J. Panowicz-Lipska, Warszawa 2011 J.Lowry, Ph. Rowlings, Insurance Law. Doctrines and Principles, Oxfors and Portland, Oregon 2005							
	eResources addresses								
Example issues/ example questions/ tasks being completed									
Work placement	Not applicable								

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