

Subject card

Subject name and code	Insurance Contract, PG_00148187						
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	1		ECTS credits		4.0		
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		11.0		29.0	55
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_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_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_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_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_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_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_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	Methods of establishing an insurance relationship as a criterion for dividing insurance into social and economic insuranceInsurance contract as a method of establishing an insurance relationship on the insurance marketPersonal scope of the insurance relationship policyholder, insured, beneficiary, beneficiaryProcedure of conclusion of an insurance contractLegal nature and role of insurance documents insurance application, T&C, insurance policyDuties of the policyholder obligation to declare risk, notification of risk, minimisation of risk and limitation of loss consequencesInsurer's performance in the light of risk theory and the theory of monetary considerationSpecificity of insurance for third-party account as a basis for group insuranceScope 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 accessoryLimitation of the insurer's liability exclusions , sum insured, excess, deductibleMandatory versus voluntary insurance relationship specifics, typesPrinciple of good faith in insurance and its evaluation todayTermination of an insurance relationship, methods and legal consequencesInsurance guarantee as an uncalled contractPrinciples of European Insurance Contract Law as model of European insurance contract								
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	Maśniak, Prawo ubezpieczeniowe, Gdańsk 2020							
	Supplementary literature	Sz. Byczko, Prawo ubezpieczeń gospodarczych zarys wykładu, Warszawa 2013 M. Orlicki, Umowa ubezpieczenia (w:) System Prawa Prywatnego tom. 8, Warszawa 2011 J.Birds, Modern Insurance Law, London 2017 D. Maśniak, Specyfika ubezpieczeń grupowych w świetle ustawy o działalności ubezpieczeniowej i reasekuracyjnej i kodeksu cywilnego, Gdańskie Studia Prawnicze tom XXXVI/2016							
	eResources addresses								
Example issues/ example questions/ tasks being completed									
Work placement	Not applicable								

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