University of Gdańsk

Subject card

Subject name and code	Insurance law and risk transfer in sports - lecture, PG_00211261					
Field of study	Law in Sport					
Date of commencement of studies	October 2026		Academic year of realisation of subject		2026/2027	
Education level	Bachelor's studies		Subject group		Optional subject group	
Mode of study	full-time studies		Mode of delivery		e-learning	
Year of study	1		Language of instruction		Polish	
Semester of study	1		ECTS credits		2.0	
Learning profile	academic		Assessment form		credit	
Conducting unit	Faculty of Law and Administration -> Rector					
Name and surname of lecturer (lecturers)	Subject supervisor	dr Dawid Rogoziński				
	Teachers					
Lesson types	Lesson type	Lecture	Tutorial	Laboratory	Project	Seminar	SUM
	Number of study hours	20.0	0.0	0.0	0.0	0.0	20
	E-learning hours included: 20.0						
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	20	2.0	28.0	50	
Subject objectives	The course aims to provide students with advanced knowledge of insurance law and its practical application to sporting activities. Particular emphasis is placed on insurance as an instrument for managing and transferring risks arising from participation in sport, the organisation of sporting events, the activities of sports clubs and governing bodies, and the professional activities of athletes and other persons working in the sports sector. The course aims in particular to provide knowledge of the fundamental principles and institutions of insurance law; explain the structure of insurance contracts and the legal relationships between insurers, policyholders, insured persons and other parties; examine the main types of insurance relevant to sporting activities; explain the legal and economic functions of risk transfer; identify legal, financial, property and personal risks arising in sport; examine the construction of insurance programmes for athletes, clubs, event organisers and other sports entities; analyse the scope of insurance coverage, exclusions and limitations of the insurer's liability; develop the ability to interpret insurance policies and general terms and conditions of insurance; develop the ability to assess whether insurance protection is adequate to a particular sporting risk; prepare students for the practical application of insurance law in the sports sector.					

Learning outcomes	Course outcome	Subject outcome	Method of verification
	[PSPORTL3_K02] Is aware of the need to act with respect for the public interest, the common good and the legitimate interests of individuals in the field of sport, including compliance with the principles of fair play, equal treatment of participants and the protection of the integrity of sporting competition; he is ready to fulfil social obligations towards the sports community and its environment and to think and act in an entrepreneurial manner by initiating and co-organising initiatives that foster its development.	Upon completion of the course, the student identifies and classifies risks arising in sporting activities; assesses whether a particular risk should be retained, reduced, allocated to another party or transferred through insurance; analyses cases involving the refusal of insurance benefits; interprets clauses excluding or limiting an insurer's liability; solves cases involving accidents, injuries, civil liability and property damage in sport; assesses whether the insured sum is adequate in light of the nature and scale of the risk; analyses conflicts between the civil liability of the person causing damage and the liability of the insurer; formulates legal arguments concerning the validity and scope of an insurance claim.	[SK1] oral statement/conversation/ discussion [SK2] presentation/project/paper/ report [SK4] test/exam - oral or written [SK5] implementation of a problem task [SK6] demonstration of practical skills
	[PSPORTL3_W04] Knows and understands the key dilemmas related to the functioning of sports law, in particular with regard to the relationship between public and private law, between state regulations and internal regulations of sports organisations, and between sporting values and market requirements.	Upon completion of the course, the student knows the fundamental principles and institutions of insurance law; knows the legal framework governing insurance contracts and insurance business; understands the relationship between civil law, insurance law and sports law; knows the main types of personal and property insurance applicable to sporting activities; understands the legal mechanisms of transferring risk to an insurer; understands the principles governing insurers' liability and the conditions for the payment of insurance benefits; understands the significance of general terms and conditions of insurance, additional clauses, exclusions and limitations of liability; understands the relevance of national and EU law to insurance markets and sporting activities.	[SW4] test/exam - oral or written [SW1] oral statement/ conversation/discussion [SW2] presentation/project/paper/ report [SW5] implementation of a problem task
	[PSPORTL3_K03] Is ready to perform work responsibly in institutions and organisations related to law and sport, understands the importance of professionalism and ethical conduct, and accepts responsibility for the consequences of his/her decisions and actions in the sports environment.	Upon completion of the course student is prepared to make responsible decisions concerning risk management; understands the importance of insurance protection for athlete safety and the financial stability of sports organisations; recognises the legal and financial consequences of inadequate risk management; is able to critically assess information provided by insurers and insurance intermediaries.	[SK1] oral statement/conversation/ discussion [SK3] text preparation/written work [SK6] demonstration of practical skills [SK8] observation of student's independent or team work

Subject contents	• Risk in sporting activities – concepts, types and classification. • Risk transfer as a risk-management instrument in sport. • Insurance law – sources and structure of regulation. • The insurance contract – structure, parties and essential elements. • Insurer, policyholder, insured and beneficiary – rights and obligations. • General terms and conditions of insurance in sporting activities. • Scope of insurance coverage and the insured sum. • Exclusions and limitations of the insurer's liability. • Personal accident insurance for athletes – coverage, exclusions and claims handling. • Liability insurance in sport. • Liability insurance for athletes, coaches, clubs and event organisers. • Property insurance in sport – facilities, equipment and infrastructure. • Sports-event insurance and the liability of event organisers. • Contractual insurance for athletes – protection of remuneration and contractual value. • Insurance against injury and temporary incapacity to participate in sport. • Insurance for professional athletes and high-performance sport. • Travel and international insurance in sporting activities. • Compulsory insurance in sport and the obligations of clubs and organisers. • Insurance and civil liability for damage caused during sporting events. • Claims handling – notification, investigation and the insurer's decision. • Refusal to pay an insurance benefit – legal grounds and means of challenging the decision. • Complaints procedures and pursuing claims against insurers. • Judicial decisions concerning insurance contracts and insurers' liability. • Analysis of insurance terms and conditions – identifying and interpreting coverage and risk exclusions. • Case study: designing a comprehensive risk-transfer programme for a sports club or sports-event organiser.
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>60.0%</td></tr><tr><td>activity</td><td>51.0%</td><td>40.0%</td></tr></table>

Recommended reading	Basic literature	• D. Maśniak, **Prawo ubezpieczeniowe [Insurance Law]**, Wydawnictwo Uniwersytetu Gdańskiego, Gdańsk 2020. • A. Wąsiewicz (ed.), **Ubezpieczenia w sporcie [Insurance in Sport]**, Wydawnictwo Poznańskie, Poznań 1996, *Sport i Prawo*, vol. 5. • M. Szczepańska, P. Wajda (eds.), **Ustawa o działalności ubezpieczeniowej i reasekuracyjnej. Komentarz [Act on Insurance and Reinsurance Activity. Commentary]**, C.H. Beck, Warsaw. • E. Kowalewski (ed.), **Prawo ubezpieczeń gospodarczych [Commercial Insurance Law]**, TNOiK, Toruń. • **Kodeks cywilny [Polish Civil Code]**, in particular provisions governing insurance contracts. • **Act of 11 September 2015 on Insurance and Reinsurance Activity**, as amended. • **Act of 22 May 2003 on Compulsory Insurance, the Insurance Guarantee Fund and the Polish Motor Insurers' Bureau**, as amended.
	Supplementary literature	• M. Orlicki, **Ubezpieczenia obowiązkowe [Compulsory Insurance]**, Wolters Kluwer Polska, Warsaw 2011. • M. Orlicki, **Umowa ubezpieczenia [Insurance Contract]**, in: *System Prawa Prywatnego. Prawo zobowiązań – część szczegółowa*, vol. 8, ed. J. Panowicz-Lipska, C.H. Beck, Warsaw. • **Wiadomości Ubezpieczeniowe [Insurance News]** – selected articles and studies concerning insurance law. • **Prawo Asekuracyjne [Insurance Law Review]** – selected articles, case comments and analyses concerning insurance contracts and insurers' liability. • Current judgments of the Polish Supreme Court, courts of general jurisdiction and the Court of Justice of the European Union concerning insurance contracts, civil liability and consumer protection. • Current general terms and conditions of insurance (GTC/insurance policy terms) offered to athletes, sports clubs and sports-event organisers – as practical analytical materials. • Current insurance regulations, policies and documentation of Polish sports governing bodies and organisers of sporting competitions.
	eResources addresses	

Example issues/ example questions/ tasks being completed	
Work placement	Not applicable