

Table of options

1. Amount of voluntary personal insurance		100 000,00 zł	60 000,00 zł	40 000,00 zł
2. Death of the Insured person as a result of accident	100%	100 000,00 zł	60 000,00 zł	40 000,00 zł
3. Death of the insured person as a result of stroke or cardiac infarction	100%	100 000,00 zł	60 000,00 zł	40 000,00 zł
4. Death following traffic accident	100%	100 000,00 zł	60 000,00 zł	40 000,00 zł
5. Death as a result of an accident during studies/classes/work placements	150%	150 000,00 zł	90 000,00zł	60 000,00 zł
6. Permanent total loss of health as a result of an accident	100%	100 000,00 zł	60 000,00 zł	40 000,00 zł
7. Permanent partial health damage as a result of an accident (per 1% of damage)	1%	1 000,00 zł	600,00 zł	400,00 zł
8. Permanent health impairment of the insured due to heart attack, stroke and epilepsy (per 1% of impairment)	1%	1 000,00 zł	600,00 zł	400,00 zł
9. Reimbursement of medical expenses following an accident on Polish territory, up to a maximum of 12 months from the date of the accident	20%	20 000,00 zł	12 000,00 zł	8 000,00 zł
10. Hospital benefit for each day of hospitalisation (from the second day of stay) as a result of an accident	0,20%	200,00 zł	120,00 zł	80,00 zł
11. Reimbursement of the costs of purchasing orthopaedic devices and assistive aids, as well as the cost of purchasing or repairing prescription glasses or a hearing aid damaged as a result of an accident at work. Costs falling within the above definition will be	30%	30 000,00 zł	18 000,00 zł	12 000,00 zł

reimbursed provided that they were incurred within the territory of the Republic of Poland within a period not exceeding 24 months from the date of the accident, and are medically necessary and documented by a copy of the doctor's prescription for the supply of the aforementioned items, as well as consent to present to the Insurer the original personalised receipts or VAT invoices together with proof of payment.				
12. Death of a parent, legal representative as a result of an accident	5%	2 000,00 zł	3 000,00 zł	5 000,00 zł
13. Burns:				
2nd degree	1%	400,00 zł	600,00 zł	1 000,00 zł
3rd degree	3%	1 200,00 zł	1 800,00 zł	3 000,00 zł
4th degree	6%	2 400,00 zł	3 600,00 zł	6 000,00 zł
14. Incidence of sepsis	10 % not more than 5 000,00 zł	5 000,00 zł	5 000,00 zł	5 000,00 zł
15. Serious illnesses (malignant tumours, paralysis, kidney failure, aplastic anaemia, multiple sclerosis, type 1 diabetes, heart failure, meningitis, organ transplants and other conditions specified in the General Terms and Conditions of Insurance)	6%	6 000,00 zł	3 600,00 zł	2 400,00 zł
16. Reimbursement of the costs of post-exposure prophylaxis tests arising from contact with potentially infectious material and the risk of infection with HIV, HBV and HCV – in situations where the Insured Person is required to cover these costs.	up to 10 000,00 zł	up to 10 000,00 zł	up to 10 000,00 zł	up to 10 000,00 zł

17. Coverage of the costs of a student's pre-exposure prophylaxis, including, among other things, the purchase of medication and an antiretroviral vaccine – in situations where the Insured Person is required to cover these costs.	up to 10 000,00 zł	up to 10 000,00 zł	up to 10 000,00 zł	up to 10 000,00 zł
18. A one-off benefit payable in the event of contracting AIDS or hepatitis B or C, where the condition is detected and diagnosed during the period of validity of the insurance, provided that the infection resulted from exposure during that period.	5 000,00 zł	5 000,00 zł	5 000,00 zł	5 000,00 zł
19. Diagnosis of zoonotic diseases in the Insured Person (including echinococcosis, toxoplasmosis, rabies and others as set out in the General Terms and Conditions of Insurance)	a one-off payment amounting to 5% of the amount insured as specified in the insurance policy			
20. One-off benefit for burdensome treatment – a one-off benefit payable in respect of an accident suffered by the Insured Person where no permanent disability has been assessed. The Provider pays the one-off benefit. The benefit is paid on the basis of medical documentation confirming that an accident has occurred and that no permanent disability has been established. The benefit, amounting to 1 per cent of the sum insured, is payable only in cases where no permanent disability has been	1%	1 000,00 zł	600,00 zł	400, 00 zł

certified for the Insured, provided that the Insured required treatment during which they attended at least two medical appointments and one follow-up appointment, all of which took place at a medical facility on an inpatient basis.				
<p>21. Assistance benefits</p> <p>Third-party liability insurance of the insured person (NCU student) in accordance with the scope described in Chapter 2, point I of the Specific Terms and Conditions set out in the SWZ of Nicolaus Copernicus University</p> <p>Third-party liability insurance of the insured party for personal injury and property damage arising from:</p> <ol style="list-style-type: none"> 1. whilst taking part in teaching activities, in particular during laboratories, practical classes, internships with practical elements, etc., 2. in connection with activities in student organisations, student groups, scientific clubs, choirs, sports clubs, academic sports associations, etc., 3. during classes and competitions organised by higher education institutions or academic sports associations, and participation in such classes and competitions 	<p>Payment in accordance with the Provider's General Terms and Conditions</p>			

<p>as a member of the University’s official team,</p> <p>4. voluntary work organised by the Ordering Party within the meaning of the legislation on voluntary work,</p> <p>5. in private life (including, amongst other, in relation to the ownership and use of a bicycle or a scooter),</p> <p>6. in property let by third parties for residential purposes (excluding property owned by close relatives).</p>	<table><tr><th>Sum insured 100 000,00 zł</th><th>Sum insured 60 000,00 zł</th><th>Sum insured 40 000,00 zł</th></tr><tr><td>sublimit</td><td>sublimit</td><td>sublimit</td></tr><tr><td>50 000,00 zł third-party liability in private life</td><td>30 000,00 zł third-party liability in private life</td><td>20 000,00 zł third-party liability in private life</td></tr></table>	Sum insured 100 000,00 zł	Sum insured 60 000,00 zł	Sum insured 40 000,00 zł	sublimit	sublimit	sublimit	50 000,00 zł third-party liability in private life	30 000,00 zł third-party liability in private life	20 000,00 zł third-party liability in private life
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<p>22. The insurance also covers liability for damage caused during and in connection with participation in, amongst other things, any teaching activities, work placements or internships taking place also in healthcare establishments within the meaning of the Act of 15 April 2011 on healthcare activities (consolidate text: Journal of Laws 2024, item 799) as well as for damage caused during and in connection with participation in the</p>										

<p>provision of medical services within the meaning of the Act of 15 April 2011 on Medical Practice (consolidated text: Journal of Laws 2024, item 799)</p> <p>In addition, the insurance covers damage resulting from the provision of first aid, as well as damage arising from the provision of medical support at events, including those organised by the University or the Students Self-Government, student clubs, student organisations, etc.</p> <p>The insurance cover excludes gross negligence on the part of the Insured Person, as well as damage resulting from the transmission of infectious diseases (including, amongst others, hepatitis, HIV, HCV, HBS, Treponema pallidum, staphylococcus and SARS-CoV-2) and damage caused between persons covered by the insurance (mutual third-party liability).</p> <p>The insurer has no right of recourse against the insured parties who caused the loss – the waiver of the right of recourse does not apply to losses caused intentionally.</p> <p>Civil liability cover for insured accidents occurring within the territory of the Republic of Poland.</p>	
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In the case of third-party liability insurance, the Provider is liable for insured events that occurred during the period of cover.	
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Questions?

Contact umk.mentor.pl.



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