

Options table

Scope of benefits/insurance (accident and liability insurance)	Amount of benefits/Amount of insurance	
Amount of voluntary personal insurance	40 000,00 zł	
Death of the Insured person as a result of accident	100%	40 000,00 zł
Death of the insured person as a result of stroke or cardiac infarction	100%	40 000,00 zł
Death following traffic accident	100%	40 000,00 zł
Death as a result of an accident during studies/classes/work placements	150%	60 000,00 zł
Permanent total loss of health as a result of an accident	100%	40 000,00 zł
Permanent partial health damage as a result of an accident (per 1% of damage)	1%	400,00 zł
Permanent health impairment of the insured due to heart attack, stroke and epilepsy (per 1% of impairment)	1%	400,00 zł
Reimbursement of medical expenses following an accident	20%	8 000,00 zł
Hospital benefit for each day of hospitalisation (from the second day of stay) as a result of an accident	0,10%	40,00 zł
Reimbursement of the cost of purchasing orthopaedic items and aids and the cost of purchasing or repairing corrective eyeglasses or hearing aids damaged as a result of an accident	20%	8 000,00 zł
Death of a parent, legal representative as a result of an accident	5%	2 000,00 zł
Burns:		
2nd degree	1%	400,00 zł

3rd degree	3%	1 200,00 zł
4th degree	6%	2 400,00 zł
Incidence of sepsis	10%	4 000,00 zł
Serious illness (malignant neoplasm, paralysis, renal failure, poliomyelitis, loss of sight, loss of speech, loss of hearing, plastic anaemia, multiple sclerosis, type I diabetes, heart failure, meningitis, organ transplantation and others resulting from the T&Cs)	6%	2 400,00 zł
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 - where the insured person is obliged to pay these costs.	do 10 000,00 zł	
Coverage of the costs of the student's post-exposure prophylactic treatment, including, but not limited to, the purchase of medication and antiretroviral vaccine - when the insured person is obliged to cover these costs.		
A single benefit as a result of AIDS and hepatitis B and C contracted and diagnosed during the period of insurance, provided the infection occurred during the period of insurance	5 000,00 zł	
Diagnosis in the insured person of zoonotic diseases (e.g. echinococcosis, toxoplasmosis, rabies)	5%	2 000,00 zł
Compensation for pain clause - one-off benefit for the insured person's accident in the event that no personal injury has been declared. The Contractor shall pay a single benefit. The benefit is paid on the basis of medical documentation stating the occurrence of the personal accident and the absence of a declared health impairment. The benefit of 1% of insurance sum is due only in cases where no health impairment was pronounced in the Insured, provided that the Insured required medical treatment during which he/she had at least two medical visits and one control visit, all of which took place in an in-patient medical facility.	1%	400,00 zł

Internet activities services clause - covers the organisation and coverage of the costs of remote provision of IT assistance, psychological assistance, legal assistance to the Insured in the event of the occurrence of the phenomenon of hegemony on the Internet against the insured person.	do 5 000,00 zł
Assistance benefits	Pursuant to the Terms and Conditions
Third party liability insurance	Sum assured
<p>Third party liability insurance of the insured person for bodily injury and damage to property arising :</p> <ol style="list-style-type: none"> 1) during participation in teaching activities, in particular during classes in laboratories, internships, traineeships with practical elements, etc., 2) in connection with activity in student organisations, student teams, study groups, choirs, sports clubs, academic sports associations, etc, 3) during activities, competitions organised by universities or academic sports associations, participation in activities and competitions as a member of an official team of the University, 4) during voluntary work organised by the Contractor within the meaning of the regulations on voluntary work, 5) in private life. <p>The coverage also includes liability for damage caused during and in connection with participation in, inter alia, all teaching classes/work placements/internships also taking place in medical entities within the meaning of the Act on Medical Activities of 15 April 2011 (unifrom text Journal of Laws 2024, item 799), as well as for damage caused during and in connection with taking part in the provision of medical services within the meaning of the Act on Medical Activities of 15 April 2011 (unifrom text Journal of Laws 2024, item 799).</p> <p>In addition, the protection covers damage resulting from first-aid activities, damage in connection with the performance of medical cover tasks at events organised, inter alia, by the University or the Student Self-Government, student clubs.</p> <p>The insurance covers gross negligence of the insured person and damage resulting from the transmission of infectious diseases (including, but not limited to, hepatitis, HIV, HCV, HBS, Treponema Pallidum, Staphylococcus, SARS-Cov2) and damage caused between insured persons (mutual liability).</p>	<p>40 000,00 zł</p> <p>sublimit 20 000,00 zł third liability insurance in private life</p>

<p>The Insurer has no right of recourse to the insured persons who caused the damage - the removal of the right of recourse does not apply to intentional damage.</p> <p>Third party liability covering insurance accidents occurring on the territory of the Republic of Poland.</p> <p>In the case of civil liability insurance, the Contractor shall be liable for insurance accidents that occurred during the insurance period.</p>	
<p>Rate (accident and liability insurance)</p>	<p>41 zł</p>

Questions?

Contact umk.mentor.pl.



UMK

Department of Administration and
Maintenance
NCU in Toruń
ul. Gagarina 11, 87-100 Toruń
Barbara Bielicka
tel.: (56) 611 49 53
basia24@umk.pl

**NCU Collegium
Medicum**

ul. Jagiellońska 13-15, 85-067 Bydgoszcz

Ewa Mańkowska
tel. 52 585 35 23

ewa.mankowska@cm.umk.pl



Mentor S.A.

ul. Szosa Chełmińska 177-181,
87-100 Toruń
tel. 56 669 33 06

Anna Jakubczyk

anna.jakubczyk@mentor.pl

Krzysztof Tomaszewicz

kt@mentor.pl