

INSURANCE PROGRAM FOR STUDENTS MEDICAL UNIVERSITY in Łódź

Annex No. 2 Special Conditions of Insurance

TERRITORIAL EXTENSION OF CIVIL LIABILITY 2020/2021 - premium PLN 22,50 PLN

I. General Insurance Conditions (GIC):

Ogólne warunki ubezpieczenia odpowiedzialności cywilnej Ogólnych lekarzy, farmaceutów i innych osób świadczących usługi o charakterze medycznym z dnia 24-09-2018 (OC/OWO33/1809)

II. Period of insurance:

- a. begins with the submission of the declaration of accession to insurance, but not earlier than from October 1, 2020 and lasts until September 30, 2021 - for the Insured who paid the premium by November 15, 2020,
- b. starts from the date of receipt of the premium and lasts until September 30, 2021 - for the Insured who paid the premium after November 15, 2020.

III. Scope of insurance coverage:

Civil liability insurance

Civil liability for providing health services / medical activities / in connection with training to practice / practice as a doctor, nurse, pharmacist (or pharmaceutical technician) / biotechnology / medical analyst / other profession trained as part of studies at the Medical University or with property that is used in connection with this activity or profession throughout the world.

The subject of the insurance is tort and contractual liability for damage to a person or property caused by the insured in connection with the provision of health services / medical activities / in connection with training to practice / practice as a doctor, nurse, pharmacist (or pharmaceutical technician) / biotechnologist / medical analyst / other profession trained as part of studies at the Medical University including damages:

- Resulting from first aid;
- caused as a result of gross negligence;
- resulting from the transmission of infectious diseases and infections (including HIV, hepatitis);
- Injured to relatives in the exercise of their profession regardless of whether it was emergency or standard assistance, and regardless of whether the assistance could have been provided by someone else in an emergency
- In connection with the implementation of the medical security tasks of events organized by the University or the Student Council, student groups;
- caused during student internships.

Territorial scope: throughout the world

Guarantee sum: PLN 100,000

No integral and reduction franchise

Trigger: act committed - The insurer covers damage to property or personal injury resulting from the Insured's shortcomings in the performance of education / profession in the health service, which occurred during the insurance period, regardless of when the damage occurred and when the claim was filed.