

## **INSURANCE PROGRAM FOR STUDENTS MEDICAL UNIVERSITY in Łódź for the year 2020/2021**

### **Annex No. 1 Special Conditions of Insurance**

#### **SAFE STUDENT LIFE PACKAGE 2020/2021 - premium PLN 57**

##### **I. General Insurance Conditions (GIC):**

1. Ogólne Warunki Ubezpieczenia odpowiedzialności cywilnej lekarzy, farmaceutów i innych osób świadczących usługi o charakterze medycznym z dnia 24-09-2018 (OC/OWO33/1809)
2. Ogólne Warunki Ubezpieczenia odpowiedzialności cywilnej osób fizycznych w życiu prywatnym z dnia 24-09-2018
3. General Terms and Conditions of Business and Travel Insurance of 24.09.2018r. (PAT/OW071/0809)

##### **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:**

1. Consequences of accidents – sum insured PLN 35,000
2. Medical Assistance
3. Civil liability in private life - guarantee sum of PLN 20,000, including civil liability:
  - for damage to property rented, leased - a guarantee sum of PLN 5,000,
  - for damages caused as a result of amateur snowboarding and skiing
4. Civil liability for providing health services / medical activities / in connection with training to practice / practice as a doctor, nurse, pharmacist (or pharmaceutical technician) / biotechnologist / medical analyst / other profession educated as part of studies at the Medical University or owned property that is used in connection with this activity or profession performed in the territory of the Republic of Poland - a guarantee sum of PLN 50,000,

##### **1. Accident insurance**

The subject of insurance are the consequences of:

- accidents,
- heart attack
- intracranial hemorrhage,
- injuries caused by an epilepsy attack or syncope of unknown cause, involving bodily injury, health disorder or death of the insured.

The protection covers events which the Insured has had, regardless of where he was at the given moment (in the country or abroad) and at what time the accident occurred (protection 24 hours a day), e.g. during education, on the way to or from the university, in free time, including during sports (competitive and recreational) and in private life activities, provided they took place during the period of insurance cover.

The insurance also covers accidents arising during participation in various types of occasional, entertainment, tourist events, holidays and public holidays.

**Territorial scope:** all over the world (with the exception that some insured costs are covered only if incurred in Poland, in accordance with the GIC)

**The sum insured: PLN 35,000**

**Definition:**

**Accident** - is considered as a sudden event caused by an external cause, as a result of which the Insured - regardless of his will - suffered bodily injury, health disorder or died. An accident is also considered to be a heart attack, intracranial haemorrhage and bodily injury caused by an epilepsy attack or syncope of unknown cause.

**Benefits:**

Type of benefit		sum insured / limit amount
For the death of the Insured as a result of an accident as defined above		100% of the sum insured
Permanent damage to health arose as a result of accident - a system of proportional benefits	100% of the sum insured	100% of the sum insured
	partial damage - for every 1% damage to health	1% of the sum insured
Reimbursement of costs of dental restoration of teeth incurred as a result of an accident as defined		PLN 2,500 Maximum PLN 300 per tooth
Reimbursement of the cost of purchasing orthopedic items and auxiliaries incurred as a result of an accident as defined		PLN 6,000
Reimbursement of medical expenses in connection with an accident as defined		PLN 8,750
Reimbursement of the costs of vocational training incurred as a result of an accident as defined		PLN 6,000
Reimbursement of costs of testing for the presence of HIV or hepatitis (type B, C) incurred as a result of an accident as defined <b>according to the INSURANCE CLAUSE IN THE EVENT OF HIV or HEPATITIS</b>		PLN 1,000
Reimbursement of post-exposure treatment costs incurred as a result of an accident as defined <b>according to the INSURANCE CLAUSE IN THE EVENT OF HIV or HEPATITIS</b>		PLN 5,000
One-off benefit for HIV / hepatitis (type B, C) <b>according to the INSURANCE CLAUSE IN THE EVENT OF HIV or HEPATITIS</b>		PLN 1,000
One-off benefit in the event of the death of the Insured's statutory representative up to the age of 25 as a result of an accident as defined		PLN 1,000
One-off benefit in the event of the Insured's death caused by a congenital heart disease or malignancy		PLN 1,000
Daily benefit due to the Insured's stay in hospital in connection with an accident as defined by NW. The benefit is granted for stays longer than 48 hours.		PLN 35 for each day of hospital stay Benefit payable for each day of stay from the first day, but no longer than 90 days
One-off benefit due to permanent incapacity for education or work of the Insured incurred as a result of an accident as defined		PLN 10,000
Reimbursement of documented funeral expenses incurred as a result of an accident as defined		PLN 4,000
Rehabilitation and nursing assistance (resulting from an accident as defined) in the form of:	organization and reimbursement of rehabilitation costs	PLN 2,000
	delivery to the place of stay of medicines prescribed by a doctor	
	assistance at home after hospitalization; if, as a result of an accident, the Insured has been in hospital for more than 7 days, the Insurer shall cover the costs of home help after hospitalization in the event that the Insured cannot use the assistance of family or friend	PLN 500 for a maximum of 7 days in relation to one accident

**INSURANCE CLAUSE IN THE EVENT OF HIV INFECTION or HEPATITIS**

## § 1

Without prejudice to other provisions of the insurance contract and the TERMS AND CONDITIONS of the Biznes & Travel Insurance, unchanged by this clause, it is agreed that the scope of insurance is extended to cover HIV and / or hepatitis.

## § 2

The liability limits are presented in the table above.

## § 3

1. HIV infection means infection with the Acquired Immunodeficiency Syndrome (AIDS), AIDS-related Disorder Syndrome (ARC), Human Immunodeficiency Virus (HIV) - whatever they may be called.
2. Within the limit of PLN 5,000 for the entire Insurance Period, the Insurer shall reimburse the Insured for the costs of antiretroviral therapy due to HIV or hepatitis (B and C) infection, which the Insured is obliged to undergo as a result of unintentional contact with body fluids.
3. If, despite the fact that the Insured has undergone antiretroviral treatment, tests for the presence of HIV, carried out six months after the unintentional contact with body fluids, show that the Insured has been infected with HIV, the Insurer shall pay the Insured a one-time benefit in the amount of PLN 1,000.00.
4. Within the limit of PLN 1,000.00 for the entire Insurance Period, the Insurer shall reimburse the Insured for the costs of medical consultations and HIV tests after unintentional contact with body fluids.

## § 4

1. Hepatitis infection means infection with hepatitis B (hepatitis B) or viral hepatitis C (hepatitis C).
2. If any of the tests for the presence of the virus carried out after three and six months from the date of Unintentional contact with body fluids shows that the Insured has been infected with hepatitis B or hepatitis C virus, a waiting period of twelve months from the date of the test giving a positive test result for the presence of hepatitis B or hepatitis C.
3. If, after the waiting period referred to above, the virus tests confirm that the Insured remains infected with hepatitis B or hepatitis C virus, the Insurer will pay the Insured a one-time benefit in the amount of PLN 1,000.00. This benefit may be paid only once during the Insurance Period, regardless of the number and type of hepatitis viruses that appear after unintentional contact with body fluids.
4. Within the limit of PLN 1,000.00 for the entire Insurance Period, the Insurer will reimburse the Insured for the costs of medical consultations and tests for the presence of hepatitis B and hepatitis C virus after unintentional contact with body fluids.

## § 5

The condition for obtaining benefits under the Insurance Agreement is the immediate, not later than three days, initiation of the Post-Exposure Procedure following an Unintentional contact with body fluids and the Insured's compliance with its provisions.

## § 6

One-off benefits for HIV infection or hepatitis (B and C) infection will be paid after the Insurer assesses the legitimacy of the claims based on the analysis of the collected medical documentation and after establishing the causal relationship between unintentional contact with body fluids and the infection.

## § 7

The costs incurred by the Insured for a medical consultation, testing for HIV or viral hepatitis (B and C) or for the purchase of an antiretroviral drug are reimbursed on the basis of original, personalized payment receipts.

## § 8

The post-exposure procedure is understood as a set of rules of conduct in the event of an immediate threat of infection covered by the Insurance Agreement and the keeping of related documentation.

## § 9

Unintentional contact with body fluids is understood as unintended contact by the Insured with blood or body fluids other than his own by breaking the continuity of the body's integuments (e.g. by stabbing, cutting or biting), penetrating the mucosa or by direct contact with blood (especially if the skin is chapped, cracked, chafed or inflamed).

## § 10

1. Subject to the other provisions of the contract and the Business & Travel Insurance Terms of 09/24/2018, benefits under the Insurance Agreement will be due provided that:

- 1) Unintentional contact with body fluids took place during the Insurance Period, during the performance of official activities by the Insured at his place of work / study or in connection with saving human life,
- 2) tests performed immediately, not later than within 3 days after unintentional contact with body fluids, show that the Insured was free from infection with a given virus immediately prior to the unintentional contact with body fluids.

#### § 11

Additionally, claims will not be satisfied if they were caused by:

- 1) taking drugs used in the treatment of addiction,
- 2) suicide, attempted suicide or intentional self-mutilation of the Insured,
- 3) being under the influence of alcohol or drugs, intoxicants or other pharmacological substances with a similar effect by the Insured, unless they were taken in accordance with the recommendations of an authorized doctor who is not a family member of the Insured,
- 4) intravenous or subcutaneous administration by the Insured of medications other than medications prescribed in the course of therapy prescribed by a certified doctor.

#### § 12

In the event of Unintentional contact with body fluids, the Insured is obliged to:

- 1) follow the post-exposure procedure applicable in the workplace / study or
  - 2) report directly to the reference center for antiretroviral treatment or
  - 3) go directly to the nearest infectious diseases hospital or a hospital running an infectious diseases ward.
- and then immediately inform the Insurer about this fact.

#### § 13

The expenses incurred by the Insured are not refundable if:

- 1) the Insured's employer is obliged under an agreement concluded with the Insured or generally applicable regulations to cover or reimburse the Insured for such expenses,
- 2) The insured, for any reason, will not use the free benefits he is entitled to, in particular benefits financed by the National Health Fund.

#### § 14

Moreover, the expenses incurred by the Insured are non-refundable:

- 1) in order to submit an application for a benefit under the Insurance Agreement or related to it,
- 2) exceeding the sum insured or the limits specified in the Insurance Agreement,
- 3) in connection with transport to or from a hospital or other entity performing medical activities,
- 4) due to the cancellation of an agreed visit by the Insured,
- 5) for remedies or medical procedures that do not meet official standards, or are experimental or scientifically unproven.

## **2. Medical Assistance**

**The service package includes:**

**Medical assistance in the form of:**

- visits by a doctor or nurse to the insured person's place of stay,
- insured's visit to a medical facility,
- medical transport;

**Psychologist's help** - liability limit PLN 300

## **3. Private liability insurance**

The subject of insurance is the Insured's civil liability when in a relationship with the performance of private life activities or possessions used for the performance of private life activities, as a result of an unlawful act (tortious civil liability), he is obliged to make good any personal injury or material damage caused to a third party.

The insurance also covers damages:

- caused by gross negligence,
- while snowboarding and skiing,
- in rented / leased property - with a limit of PLN 5,000 sum

**Territorial scope:** Poland

**Guarantee sum:** PLN 20,000

No integral and reduction franchise

#### **4. 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 which is used in connection with this activity or profession carried out in the territory of the Republic of Poland.

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 Universities or the Student Council, student groups;
- caused during student internships.

**Territorial scope:** Poland

**Guarantee sum:** PLN 50,000

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.