



**THIRD – PARTY – INSURANCE & ACCIDENT INSURANCE FOR WROCLAW MEDICAL UNIVERSITY STUDENTS IN 2021/22**

AS EVERY YEAR THE WROCLAW MEDICAL UNIVERSITY OFFERS THIRD – PARTY – INSURANCE & ACCIDENT INSURANCE ADDRESSED TO **STUDENTS, GRADUATE STUDENTS** AND OTHERS **WHO PRACTICE WITHIN THE UNIVERSITY**. THIS YEAR INSURANCE CONDITIONS ARE THE SAME AS IN THE PREVIOUS YEAR.

<b>BASIC</b> BASIC SUM INSURED FOR THIRD-PARTY-INSURANCE & ACCIDENT INSURANCE TERRITORY: EUROPE	<b>BASIC PROTECTION OF THIRD-PARTY-INSURANCE AND ACCIDENT INSURANCE</b>
<b>BASIC + SUPPLEMENT THIRD-PARTY-INSURANCE</b> HIGH INSURANCE LIMIT FOR BASIC THIRD-PARTY-INSURANCE + PRIVATE LIFE THIRD-PARTY-INSURANCE+ ADDITIONAL TERRITORY: WHOLE WORLD, EXCLUDING THE USA and CANADA	<b>ADDRESSED TO STUDENTS: WHO ARE GOING TO MAKE MEDICAL PRACTICES, TRAVEL AND STAY IN EUROPE OR OUTSIDE EUROPE (for instance, WHO RENT APPARTMENTS AND ROOMS IN STUDENT HOUSE)</b>
<b>BASIC + SUPPLEMENT ACCIDENT INSURANCE</b> HIGH INSURANCE LIMIT FOR DIAGNOSTIC COSTS & EXPOSURE + HIGH TOTAL INSURANCE LIMIT FOR ACCIDENTS TERRITORY: EUROPE	<b>ADDRESSED TO STUDENTS: WHO MAKE MEDICAL PRACTICES IN EUROPE OR OUTSIDE EUROPE (SUPPLEMENT THIRD-PARTY-INSURANCE&amp; ACCIDENT INSURANCE), WHO ARE INVOLVED IN SPORT RECREATION, WHO ARE USING BICYCLES AS URBAN TRANSPORT</b>
<b>FULL</b> THE MOST COMPREHENSIVE PROTECTION TERRITORY: WHOLE WORLD, EXCLUDING THE USA and CANADA	<b>CONNECTION ALL PACKETS: BASIC + SUPPLEMENT THIRD-PARTY-INSURANCE + SUPPLEMENT ACCIDENT INSURANCE</b>

**IF YOU WANT TO BUY INSURANCE GO TO: [WWW.UGS-UNIMEDWR.PL](http://WWW.UGS-UNIMEDWR.PL)**

INSURANCE CONDITIONS – SELECTING ONE OF THE 4 PACKAGES		BASIC	BASIC + SUPPLEMENT THIRD-PARTY-INSURANCE	BASIC + SUPPLEMENT ACCIDENT INSURANCE	FULL
SCOPE OF RESPONSIBILITY:		the sum insured/ the sum of insurance cover/ limit of liability respectively			
<b>A.</b>	<b>THIRD-PARTY-INSURANCE (FOR DAMAGES FOR EXAMPLE WITHIN THE MEDICAL PRACTICE)</b>	<b>30 000</b>	<b>100 000</b>	<b>30 000</b>	<b>100 000</b>
1.	<b>the territorial scope</b> EUROPE WHOLE WORLD, EXCLUDING THE USA and CANADA	YES	YES	YES	YES
2.	<b>civil liability in private life</b> (for example - including damage to property rented) – limit	-	50 000	-	50 000
3.	<b>legal consultations</b> (for example - costs of legal opinions for the occurrence of the insured event) - limit	-	10 000	-	10 000
<b>B.</b>	<b>THE CONSEQUENCES OF ACCIDENTS (ACCIDENT INSURANCE):</b>				
1.	<b>death of the insured</b> as a result of an accident as a result of cancer as a result of congenital heart disease	20 000 1 000 1 000	20 000 1 000 1 000	20 000 1 000 1 000	20 000 1 000 1 000
2.	<b>reimbursement - limits</b> treatment effects of an accident diagnosis and treatment of post-exposure (concerns: viral hepatitis b or c, HIV) the acquisition of orthopedic devices and auxiliaries and the cost of reconstruction of permanent teeth vocational training of disabled people in poland (across the country)	5 000 5 000 5 000	5 000 5 000 5 000	20 000 5 000 5 000	20 000 5 000 5 000
3.	<b>permanent health damage caused by an accident</b> - for every 1% health damage	200	200	600	600
4.	<b>the fee for stay in hospital</b> - for each day starting from the second day of stay in hospital	40	40	80	80
5.	<b>temporary, the total inability to learn/ work caused by an accident</b> - a lump sum for the period: period of inhhjcapacity of 14th – 30th day inclusive inability period longer than 30 days	200 500	200 500	200 500	200 500
6.	<b>ASSISTANCE</b> (accident service) throughout Poland	3 000	3 000	3 000	3 000
7.	<b>extension of the scope:</b> the effects of sepsis, the effects of heart attack or stroke, the effects of injury as a result of epilepsy, the effects of syncope of unknown cause	-	-	YES	YES
8.	<b>burdensome treatment of accident, the provision in the absence of permanent damage</b> – one off	200	200	200	200
9.	<b>amputation of a limb or parts thereof as a result of cancer</b> – once for each limb	1 000	1 000	1 000	1 000
10.	<b>death of a parent / legal guardian caused by an accident</b> – one off	1 000	1 000	2 000	2 000
11.	<b>diagnosis of the insured</b> – one off HIV VIRAL HEPATITIS B or C SEPSIS	- - -	- - -	20 000 10 000 2 000	20 000 10 000 2 000
	<b>PREMIUM OF PACKAGE</b>	<b>38 zł</b>	<b>61 zł</b>	<b>98 zł</b>	<b>121 zł</b>

**IF THERE ARE ANY QUESTIONS, PLEASE CONTACT**

**EMAIL:** [AH@BENEFIT.NET.PL](mailto:AH@BENEFIT.NET.PL), [SYLWIA.KOLKOWSKA@ERGOHESTIA.PL](mailto:SYLWIA.KOLKOWSKA@ERGOHESTIA.PL); **DAMAGE:** <https://www.ergohestia.pl/obsluga-szkody/>