

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.

IF YOU WANT TO BUY INSURANCE GO TO: WWW.UGS-UNIMEDWR.PL; available from October 1, 2022

<p style="text-align: right;">BASIC</p> <p>BASIC SUM INSURED FOR THIRD-PARTY-INSURANCE & ACCIDENT INSURANCE TERRITORY: EUROPE</p>	<p>BASIC PROTECTION OF THIRD-PARTY-INSURANCE AND ACCIDENT INSURANCE</p>
<p style="text-align: right;">BASIC + SUPPLEMENT THIRD-PARTY-INSURANCE</p> <p>HIGH INSURANCE LIMIT FOR BASIC THIRD-PARTY-INSURANCE + PRIVATE LIFE THIRD-PARTY-INSURANCE+ ADDITIONAL TERRITORY: WHOLE WORLD, EXCLUDING THE USA and CANADA</p>	<p>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)</p>
<p style="text-align: right;">BASIC + SUPPLEMENT ACCIDENT INSURANCE</p> <p>HIGH INSURANCE LIMIT FOR DIAGNOSTIC COSTS & EXPOSURE + HIGH TOTAL INSURANCE LIMIT FOR ACCIDENTS TERRITORY: EUROPE</p>	<p>ADDRESSED TO STUDENTS: WHO MAKE MEDICAL PRACTICES IN EUROPE OR OUTSIDE EUROPE (SUPPLEMENT THIRD-PARTY-INSURANCE& ACCIDENT INSURANCE), WHO ARE INVOLVED IN SPORT RECREATION, WHO ARE USING BICYCLES AS URBAN TRANSPORT</p>
<p style="text-align: right;">FULL</p> <p>THE MOST COMPREHENSIVE PROTECTION TERRITORY: WHOLE WORLD, EXCLUDING THE USA and CANADA</p>	<p>CONNECTION ALL PACKETS: BASIC + SUPPLEMENT THIRD-PARTY-INSURANCE + SUPPLEMENT ACCIDENT INSURANCE</p>

IF THERE ARE ANY QUESTIONS, PLEASE CONTACT: EMAIL: AH@BENEFIT.NET.PL, SYLWIA.KOLKOWSKA@ERGOHESTIA.PL; DAMAGE: <https://www.ergohestia.pl/obsluga-szkody/>

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