

INSURANCE PROGRAM FOR STUDENTS MEDICAL UNIVERSITY in Lodz for the year 2024/2025

Annex No. 2 Special Conditions of Insurance to policy no 436000367907

TERRITORIAL EXTENSION OF CIVIL LIABILITY 2024/2025 - premium PLN 34,00 PLN

I. General Insurance Conditions (GIC):

Warunki Ubezpieczenia OC z tytułu wykonywania czynności zawodowych (kod: AB-OCZO-01/21)

II. Period of insurance:

- a. begins with the submission of the declaration of accession to insurance, but not earlier than from October 1, 2024 and lasts until September 30, 2025 - for the Insured who paid the premium by November 15, 2024,
- b. starts from the date of receipt of the premium and lasts until September 30, 2025 - for the Insured who paid the premium after November 15, 2024.

III. Insured

students, doctoral students, volunteers, as well as participants of practical training after English-speaking studies, including foreigners, including exchange students, participants of courses and training.

The right to join the insurance will apply to people who, at the time of joining the insurance, were students, doctoral students, volunteers, participants of practical training after English-language studies or were qualified for these persons.

The following students will also have the right to join the insurance:

- who are on dean's, maternity, sick leave, etc.
- who have completed the last year of study and have not completed their studies with a passed exam / defense or have not received a certificate / diploma of graduation - the end of insurance cover is the date of receipt of the certificate / diploma.

The insurance cover lasts until the end of the policy, even if the Insured loses the status of a student, doctoral student or volunteer.

The right to join the insurance will also apply to people who have completed their studies, but take part in foreign internships, internships or student programs organized by the Medical University, provided that:

- the insurance cover lasts only from the beginning to the end of the trip due to participation in foreign internships, internships or student programs,
- insurance cover does not apply to damages for which the Insured is liable in connection with the performance of a medical profession based on an employment contract, other contract or as part of professional internships within the meaning of Art. 5 of the act on medical activity.

IV. 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) in accordance with clause 004;
- resulting from the use of X-ray, laser and other equipment in accordance with clause 005;
- 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: all over the world, subject to the Territorial Scope Clause

Guarantee sum: PLN 200,000

No integral and reduction franchise

Territorial Scope Clause

1. Without prejudice to the remaining provisions of the insurance contract specified in the Insurance Conditions, which are not amended by this clause, the parties have decided to extend the scope of insurance to include damage to property and personal injuries

occurring outside the territory of the Republic of Poland, or considered under foreign law or before foreign courts, excluding damages incurred in the territory of Iran, the Kiev, Luhansk, Donetsk, Kharkiv regions and the Autonomous Republic of Crimea, Abkhazia and South Ossetia, as well as countries or areas subject to sanctions or in which an armed conflict is currently taking place (including Russia, Belarus and Ukraine), or considered under the law of these countries or before local courts.

2. The insurance does not replace compulsory insurance, to which persons covered by the insurance may be obliged to conclude in accordance with the provisions of foreign law.

Clause 004 Extension of the scope of insurance for damages resulting from the transmission of infectious diseases

1. Subject to the remaining provisions of the insurance contract, unchanged by this clause, specified in the Terms and Conditions of Insurance, the parties decided to extend the scope of insurance to include damage to property and personal injury resulting from the transmission of infectious diseases (including HIV and hepatitis) within the meaning of the Act of 5 December 2008. on preventing and combating human infections and infectious diseases resulting from the performance of professional activities by persons covered by insurance.

2. The Insurer's liability for the damages referred to in this clause shall be limited by the sublimit, the amount of which shall be determined in the insurance contract.

3. For extending the scope of insurance in the manner specified in this clause, the Policyholder shall pay an additional premium in the amount specified in the insurance contract.

Clause 005 Extension of the scope of insurance for damages resulting from the use of X-ray, laser and other medical or surgical equipment

1. Subject to the remaining provisions of the insurance contract, unchanged by this clause, specified in the Insurance Conditions, the parties decided to extend the scope of insurance by damage to property and personal injury resulting from the use of x-ray, laser and other medical or surgical equipment, which occurred as a result of performing activities. by persons covered by insurance.

2. Subject to the other exclusions contained in the Insurance Terms and Conditions, the insurance does not cover damage caused by equipment or apparatus that did not have a valid attestation or certificate, if it is required in accordance with applicable law.

3. With regard to damages covered under this clause, § 8 para. 1 p. 12 of the Insurance Terms and Conditions, in the part in which it excludes damages resulting from the influence of a magnetic or electromagnetic field, shall not apply.
4. The Insurer's liability for the damages referred to in this clause shall be limited by the sublimit, the amount of which shall be determined in the insurance contract.
5. For extending the scope of insurance in the manner specified in this clause, the Policyholder shall pay an additional premium in the amount specified in the insurance contract.