

INSURANCE

The foreigner, who enters Poland on the basis of the national visa must have a document confirming the existence of health insurance or health insurance travel document (the minimum amount of insurance is EUR 30 000), which is applicable throughout the intended stay in Poland, covering the costs of treatment in Poland, possible to stay in the hospital, returning to their country of origin due to illness or death.

Insurance can be purchased at home (the list of companies-insurers can be found at the consulate website) for 1-year period and the next insurance can be bought on the territory of Poland (that will assist you in the communicating with the insurance company in case of needed treatment).

The foreigner may be cured in public health facilities of Poland (which are free of charge), or private (you will have to pay for the medical services).

Please find below the information about some companies-insurers in Poland:

Private companies:

1. Powszechny Zakład Ubezpieczeń (PZU) – 49 PLN per month. Contacts: Al. Jerozolimskie 89, Warszawa; Al. Jana Pawła II 24, Warszawa. (22) 696 73 75; (22) 582 32 45; www.pzu.pl
2. Hestia -- 47 PLN per month. Offices in Złote Tarasy, Galeria Mokotów, Arkadia. www.ubezpieczeniahestia.com
3. InterRisk - 49 PLN per month. Contacts: ul. Piękna 68, Warszawa. (22) 291 20 00; www.interrisk.pl

Insurance NFZ (The National Health Fund)

For registration in the NFZ you need:

Student ID card

PESEL (If you have)

Rented housing agreement (If you are living in dormitory, then, for sure, you have to show your registration there (meldunek), if you are renting a flat or room and you are not registered there, you can say that the owner does not want to register you and show just an agreement.

First of all you have to approach the office of NFZ by address **ul. Tytusa Chałubińskiego 8, Warszawa, OXFORD Tower, office hours: 8.00-16.00 from Monday till Friday**. The

main office is situated just in the city center, behind the Mariott hotel. When you will come there, go to the insurance Department D (the room at the end of the corridor)

After you will sign an agreement, you have to register it in ZUS (Zakład Ubezpieczeń Społecznych) office by the address **ul. Senatorska 6/8**.

Monthly payment for this type of insurance is 46.80 PLN.

A huge advantage of this type of social insurance is that you can approach any doctor in case if you feel bad without any additional payments.

Disadvantage is that minimum twice a year you have to go to ZUS and fill out declaration for each of your monthly installments.