

## **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).

### **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.

After you will sign an agreement, you have to register it in ZUS (Zakład Ubezpieczeń Społecznych) office.

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.