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*Nieuczciwe praktyki na rynku ubezpieczeniowym – klauzule abuzywne*

Autor: Stanisław Wieteska

Artykuł opublikowany w „Annales. Etyka w życiu gospodarczym” 2011, vol. 14, nr 2, s. 131-138

Archidiecezjalne Wydawnictwo Łódzkie

Stable URL: [http://www.annaesonline.uni.lodz.pl/archiwum/2011/2011\\_02\\_wieteska\\_131\\_138.pdf](http://www.annaesonline.uni.lodz.pl/archiwum/2011/2011_02_wieteska_131_138.pdf)

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*Unfair Practices in the Insurance Market in the Light of Ethics Principles*

Author: Stanisław Wieteska

Source: 'Annales. Ethics in Economic Life' 2011, vol. 14, nr 2, pp. 131-138

Published by Lodz Archdiocesan Press

Stable URL: [http://www.annaesonline.uni.lodz.pl/archiwum/2011/2011\\_02\\_wieteska\\_131\\_138.pdf](http://www.annaesonline.uni.lodz.pl/archiwum/2011/2011_02_wieteska_131_138.pdf)

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**Stanisław Wieteska**

Uniwersytet Łódzki

e-mail: [sekubez@uni.lodz.pl](mailto:sekubez@uni.lodz.pl)

## **Unfair Practices in the Insurance Market – Describing Unfair Clauses**

In market economy to protect consumers' rights in an extremely important insure.

This also applies to the insurance market generally understood as issues related to the conclusion and execution of insurance contracts.

Insured is exposed to many dangers, is weaker in the insurance market, because insurance as professionals may impose their conditions Convenient for the transaction.

This article aims to identify the market practices by means of the unfair terms used by insurance companies.

The article gives examples of unfair terms and points the consequences of their use.

**Key words:** *insurance market, unfair clauses*