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KASA ROLNICZEGO  
UBEZPIECZENIA SPOŁECZNEGO



SERVING FARMERS

SINCE 1991

30 years





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Dear Sirs,

on 1 January 1991, the Agricultural Social Insurance Fund (Kasa Rolniczego Ubezpieczenia Społecznego) started its operation. The law has established the fund in support of Polish agriculture, thus ensuring comprehensive social insurance services for farmers. For the first time in history, Polish farmers have been provided with their own pension system which takes into account their individuality. Over the thirty years of operation of the Fund, the system has evolved in order to adapt legal regulations to the changing social and economic realities of the agricultural sector in the country.

The Fund has constantly supported farmers, both in their working and retirement years. We take actions against various challenges, including the most unexpected, such as the coronavirus pandemic. The functioning of the Fund under the sanitary regime required us to quickly introduce new organizational solutions. We have carried out timely all statutory tasks, primarily all payment of benefits, including those additional ones connected with the pandemic.

Out of the 30 years of the Fund's operation, the most notable are preventive activities, including thousands of trainings, competitions, shows, and talks with farmers. Thanks to the involvement of both the employees of the Fund and farmers themselves, who see the need for work safety and health, the number of accidents during this period decreased by almost 80%, as well as the number of fatal accidents.

A very important aspect of the KRUS activity is therapeutic rehabilitation, thanks to which farmers can regain their fitness and continue to work on their farms. Since the beginning of its operation, almost 360 thousand farmers have recovered in six rehabilitation centers of KRUS: in Iwonicz-Zdrój, Horyniec-Zdrój, Kołobrzeg, Jedlec, Szklarska Poręba and Świnoujście.

These are thirty years of experience behind us and more challenges ahead. The expectations of our beneficiaries lean towards digital solutions – electronic servicing of the insured and beneficiaries, the ability to settle matters in the office without the need to leave home - through the eKRUS portal, e-mail, e-PUAP filing boxes, as well as by phone.

The 30th anniversary of the Agricultural Social Insurance Fund is a celebration for all those who are connected with our institution – its founders and pioneers, management, current and retired employees, but first and foremost farmers for whom we continuously improve our services.

This brochure, describing the highlights of 30 years of operation of the Agricultural Social Insurance Fund, is given to you along with the invitation to join me in celebrating the anniversary.



President of the Agricultural Social Insurance Fund

Aleksandra Hadzik, Ph.D.



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During the interwar period there was an institution of life estate, which was significant for individual farms. Before death, the farmer passed on the ownership of the farm or part of it to the children, leaving a small part of the property to themselves as a life estate.

After the Second World War, the state developed a social policy whereby only farmers belonging to agricultural production cooperatives were covered by the social insurance system. Individual farmers were not covered.

1962 The first act that gave individual farmers the right to an annuity was the Act of 28 June 1962 on the transfer of certain agricultural land to the state and on pension provision for the land's owners and their families. This law had a provisioning nature. It was designed for the transfer of a farm to the state in exchange for an annuity.

1968 The Act of 24 January 1968 on pensions and other benefits for farmers transferring agricultural property to the state, which, among others, increased the amount of an annuity payable in the case of joint management of a farm by the spouses (joint annuity).

1974 The Act of 29 May 1974 on the transfer of the ownership of farms to the state in exchange for annuities and cash payments extended the social function by granting farmers the right to a retirement pension in exchange for a transferred farm of area of at least 2 hectares.



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# History of agricultural social insurance in Poland

1977 In the second half of the 1970's, individual farmers were the only social group that was not covered by the pension insurance system. The Act of 27 October 1977 on pension and other benefits for farmers and their families is considered to be the beginning of the development of a proper social insurance system for individual farmers.

1982 The Act of 14 December 1982 on social insurance for individual farmers and members of their families includes the following: farmers running farms with an area of at least 0.5 hectares, persons running specialized farms (i.e. livestock, agricultural or horticultural production of a specialized nature) and spouses and members of their households.

1989 Further amendments to the Act were introduced by the Act of 24 February 1989 amending the Act on social insurance for individual farmers and members of their families and the Act on agricultural tax. According to the Act, a farmer, when retiring, could i.a. not only transfer his or her farm to the state or a successor but also sell it or give to any natural or juridical entity.





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**On 1 January 1991, the Act of 20 December 1990 on farmers' social insurance entered into force, which established a separate institution, the Agricultural Social Insurance Fund, to handle the agricultural insurance.**

The beginning of the functioning of the newly established institution was a period of preparation for the implementation of tasks resulting from the Act. The insurance division was organised from the ground up and mode and procedures were defined in matters relating to the provision of social insurance, the settlement of contributions and the recovery of debts. The goals of the Agricultural Social Insurance Fund were very serious: on the one hand over 100 articles of the Act and numerous implementing regulations had to be drafted, and on the other hand local field structures had to be organised and responsibilities taken over from the Social Insurance Fund and municipal offices.

### **The general, systemic solutions brought by the new law include:**

- ➔ separation of accident, sickness and maternity insurance from pension insurance and basing them on different financing rules (separate funds)
- ➔ establishment of the Agricultural Contributory Fund of Social Insurance
- ➔ enabling voluntary insurance on request of the farmer
- ➔ introduction of a personal insurance contribution separate for each type of insurance and specification of rules for setting its amount

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# Establishment of the Agricultural Social Insurance Fund

- a two-part structure of the agricultural pension and work disability pension – the contributory part, depending on the period of contribution payment, and the supplementary part, financed mainly from state funds
- promotion of the development of voluntary insurance for farmers, carried out by mutual insurance companies
- introduction of entitlement to a full pension due to cessation of agricultural activity
- obliging the insurance institution to carry out preventive activities aimed at reducing the number of accidents at work in agriculture
- establishment of the Agricultural Social Insurance Council as a self-governing farmers' representative institution, which co-decides on the form of the system and controls its operation
- introduction of an obligation to undertake activities aimed at supporting the insured and persons entitled to insurance benefits, e.g. in benefiting from various forms of rehabilitation

The agricultural social insurance system introduced by the law is based on a joint contribution of the insured persons and the state budget. This system:



- provides statutorily guaranteed assistance to farmers to meet their needs arising from old age or temporary or permanent work incapacity
- develops safe and hygienic working conditions on the farm
- promotes activities that aim at restoring the ability to work (rehabilitation)
- fosters generational and structural changes in agriculture

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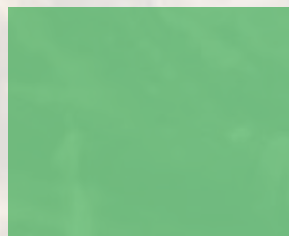


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## Changes in the agricultural social insurance system after 1990

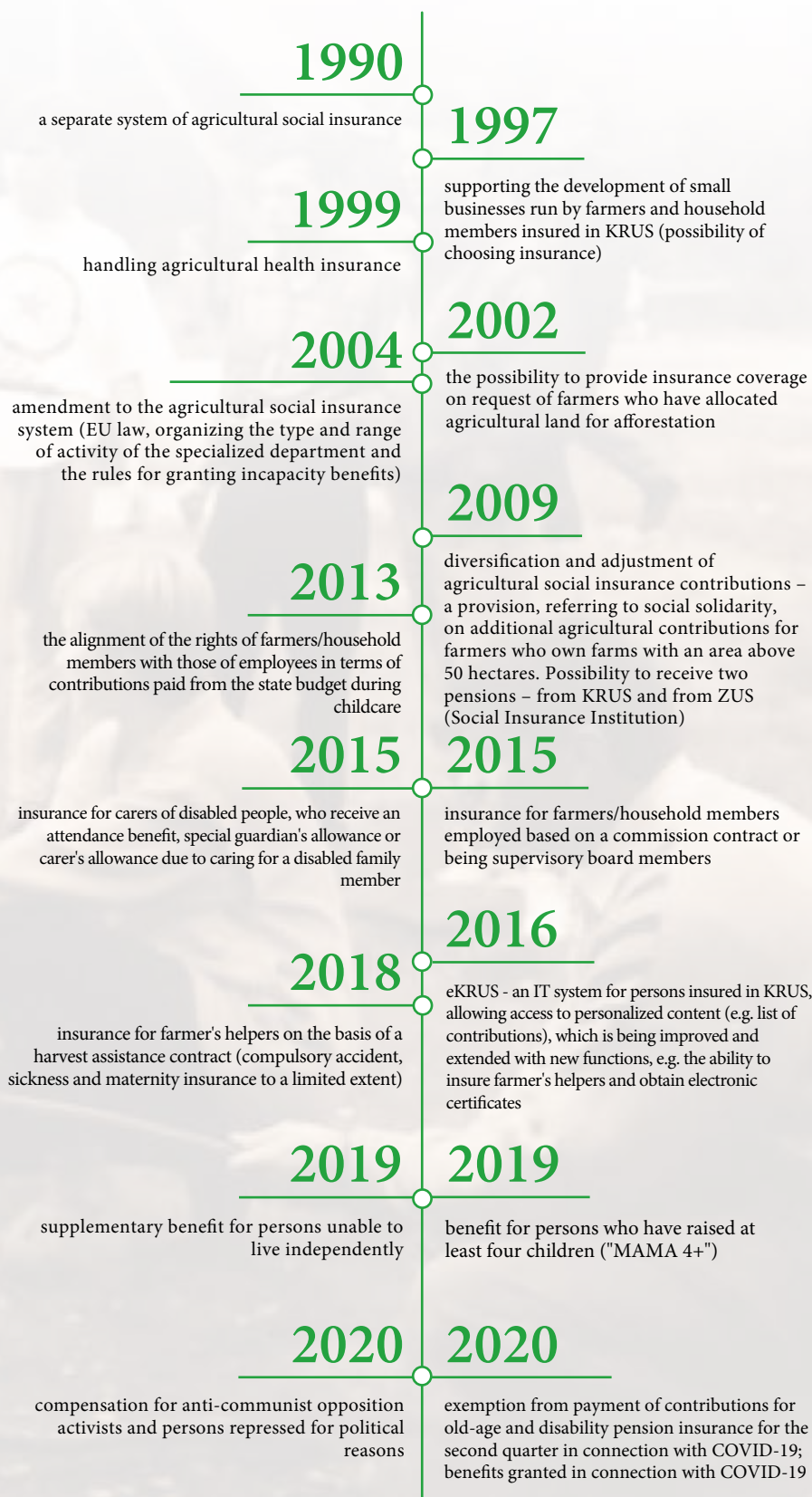
A historical overview of the laws on social insurance for farmers shows the evolution of the instruments used, which nowadays include social security which pursues the objectives of social policy simultaneously with agricultural policy.

When the Act of 20 December 1990 on 1 January 1991 entered into force, it opened a new stage in the still relatively short history of the development of legal solutions in the area of agricultural social insurance in Poland. When enacting this regulation, the legislator was guided by the assumption that the introduction of an agricultural social insurance system that takes into account Poland's possibilities and European standards will also contribute to the modernization of Polish agriculture.



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# Organizational structure and tasks of the Agricultural Social Insurance Fund

Agricultural Social Insurance Fund is headed by President, who is a central authority of government administration subordinate to the minister in charge of rural development.

## KRUS organisational structure:

- **Headquarters** – an organizational unit that coordinates and supervises the work of other KRUS organizational units
- **Regional branches and territorial offices** – they form a network of KRUS units which perform tasks related to servicing of the insured and beneficiaries, such as: determining the agricultural social insurance obligation, assessment and collection of contributions, determining the circumstances and causes of accidents at agricultural work, determining the right to financial benefits and their payment
- **Farmer's Rehabilitation Centers** – they provide rehabilitation stays for farmers entitled to KRUS benefits

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## Farmers' Social Insurance Council

- **The Farmers' Council gives its opinion on the following projects:**
  - legal acts regulating the insurance, especially acts implementing the Act and legal acts directly influencing the functioning of the insurance
  - the operating programs and financial plans of the Fund
- **Represents the interests of all insured persons and beneficiaries**
- **Determines the amount of the monthly contribution for accident, sickness and maternity insurance**



### Basic tasks of KRUS



service of the insured and benefit recipients of the Fund

granting and payment of retirement and disability pensions as well as accident, sickness and maternity benefits



running a separate two-instance system of medical certification

carrying out preventive activities aimed at preventing accidents at work and agricultural occupational diseases



arranging health insurance for farmers, their household members, pensioners and members of their families and farmer's helpers

providing free of charge, voluntary medical rehabilitation in six Farmers Rehabilitation Centres of KRUS for persons entitled to benefits from the Agricultural Social Insurance Fund



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The Agricultural Social Insurance Fund performs tasks in the field of referral for therapeutic rehabilitation under Article 64 of the Act of 20 December 1990 on social insurance of farmers and the Ordination of the Minister of Agriculture and Rural Development of 19 July 2013 on the conditions and procedure for referral by the Agricultural Social Insurance Fund for therapeutic rehabilitation and the granting of contracts for rehabilitation services and benefits.

**In the first years of KRUS's activity four rehabilitation centres were established: in Iwonicz-Zdrój, Jedlec, Horyniec-Zdrój and Szklarska Poręba. Currently there are 6 units, apart from the above two other are in Kołobrzeg and Świnoujście.**

Until now, a total of more than **360 thousand** farmers have benefited from rehabilitation



#### **KRUS Farmers' Rehabilitation Center in Horyniec Zdrój**

Horyniec-Zdrój is a quiet village, located in the north-eastern corner of Podkarpackie voivodship. The indications for therapeutic rehabilitation at the Centre include diseases of the locomotor system in the field of orthopaedics, rheumatology and neurology. The facility has an indoor swimming pool "Wodny Świat" (Water World) with a one-dimensional swimming pool, rehabilitation and recreational pool with hydro-attractions, tube slides, salt cave and Finnish sauna. The center has its own park.



#### **KRUS Farmers' Rehabilitation Center in Iwonicz Zdrój**

Iwonicz is a picturesque town with natural resources such as numerous springs (chloride-carbonate-sodium, bromide, iodide, iron and mud), mud and iodine salts. Indications for therapeutic rehabilitation carried out in the Centre are musculoskeletal diseases in the scope of orthopaedics, rheumatology and neurology.

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# KRUS Farmers' Rehabilitation Centers



## KRUS Farmers' Rehabilitation Center in Jedlec

Jedlec is situated in a secluded location near Kalisz in the Greater Poland province. The facility occupies 2.75 ha of lowland area surrounded by clean forests, far from tourist centers. Indications for rehabilitation in the Centre are musculoskeletal system diseases in the scope of orthopaedics, rheumatology and neurology.



## KRUS Farmers' Rehabilitation Center NIWA in Kołobrzeg

KRUS Rehabilitation Center "NIWA" is located in the seaside area about 200 meters from the beach. The basic natural healing materials of Kołobrzeg are numerous brine springs and abundant deposits of mud. The indications for rehabilitation in the Centre are musculoskeletal diseases in the scope of orthopaedics, rheumatology, neurology and cardiovascular diseases.



## KRUS Farmers' Rehabilitation Center in Szklarska Poręba

The center is located in the Jelenia Góra Valley at the foot of the Giant Mountains (Karkonosze). The climatic conditions of the town are comparable to those of Alpine resorts located at an altitude of 2000 m above sea level. The indications for rehabilitation at the Centre include diseases of the locomotor system in the scope of orthopaedics, rheumatology and neurology.



## KRUS Farmers' Rehabilitation Center "Sasanka" in Świnoujście

Świnoujście is the westernmost town on the Polish coast and has the highest number of sun days per year. The facility is located on the Uznam island, in the coastal strip. Indications for therapeutic rehabilitation at the Centre are musculoskeletal diseases in the scope of orthopaedics, rheumatology and neurology.





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The Agricultural Social Insurance Fund performs tasks in the area of medical certification pursuant to Article 46 of the Act of 20 December 1990 on social insurance of farmers and the Decree of the Minister of Social Policy of 31 December 2004 on medical certification in KRUS, according to which the President of KRUS exercises direct and supervisory authority over certification by the Fund's medical appraisers and commissions.



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# Medical certification

- ➔ The decision-making process within the Fund is two-instance. In the first instance the decisions are made by medical appraisers, in the second instance, by Fund's medical commissions.
- ➔ In accordance with its statutory duty, the Fund works to help the insured and those entitled to insurance benefits, providing among other things various forms of rehabilitation.
- ➔ The final decision of the Fund's medical appraiser/medical committee is the basis for the decision to grant or deny the benefit. This depends on the finding of:
  - 1) temporary inability to work for more than 180 days,
  - 2) permanent or temporary total incapacity to work on the farm,
  - 3) incapacity to live independently,
  - 4) permanent or long-lasting health impairment,
  - 5) the advisability of professional retraining due to permanent partial disability to work on the farm,
  - 6) indications for inpatient rehabilitation,
  - 7) other conditions for the granting of benefits from the farmers' social insurance.



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## KRUS Prevention

Preventive activities are planned on the basis of regular annual analysis of causes and circumstances of accidents at agricultural work occurring in the particular area. When conducting accident investigations KRUS's employees examine the incident. During the inspection of the accident scene together with the farmer and his/her relatives they diagnose/identify the cause of the accident and other health

risks to people working and living on the farm which are not directly related to the accident.



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Annually, the Agricultural Social Insurance Fund carries out an average of **12 thousand** preventive activities for almost **500 thousand** people

Among farmers and their families, KRUS promotes the “Principles of health and life protection in agriculture” established by the President of KRUS, which are recommendations concerning farm equipment, the protection of workers and the way of performing activities related to agricultural activity, established in order to prevent accidents at work and agricultural occupational diseases.

KRUS provides voluntary, free-of-charge trainings, talks, demonstrations and instructions for farmers and their families, e.g. for pupils of primary schools and agricultural schools on how to protect health and life on the farm and how to proceed in case of an accident at agricultural work.

The President of the Fund grants the “Farmers’ Social Insurance Fund Safety Mark” and the fair awards “Safety Award for Work on Farm”.

KRUS has been supporting the development of paramedics in rural areas for 20 years. It cooperates with the General Board of the Polish Fire Brigades (Związek Ochotniczych Straży Pożarnych Rzeczypospolitej Polskiej) and equips Fire Brigade Units with rescue kits. Moreover, it organizes first aid demonstrations.

	1993	2020
number of reported accidents	65 936	10 974
number of fatal accidents	286	35
number of one-off indemnities paid	42 075	7 872
accident rate	24.6	6.6

↓ 83%

↓ 88%

↓ 81%

↓ 73%

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# KRUS competitions to promote life and health protection on farms



## National Children's Painting Competition "Bezpiecznie na wsi" (Safe in the countryside)

The contest, held since 2011, aims to promote positive behavior related to work and play of children on a farm. The task is to create an artwork, using any technique, referring to the competition slogan.

Over 382,000 pupils from nearly 27,000 primary schools in rural areas took part in the previous editions of the competition.

The competition is held under the Honorary Patronage of the Minister of Agriculture and Rural Development.



## National Film Competition for Youth "Moja Wizja Zero" (My Vision Zero)

The youngest of the Fund's competitions has taken place since 2019 and it aims to promote safe farm-related behaviour among young people, in particular secondary school pupils and university students of agricultural sciences. The subject of the competition is to make a short preventive video on at least one of the pillars of the Vision Zero strategy – safety, health, well-being.

A total of 97 works have qualified for the competition so far.

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Ogólnopolski Konkurs dla Dzieci  
na Rymowanke o Bezpieczeństwie  
w Gospodarstwie Rolnym



**Ogólnopolski  
Konkurs Testowy**  
z Zakresu Bezpiecznej Pracy  
w Gospodarstwie Rolnym

### **National Contest "Bezpieczne Gospodarstwo Rolne" (Safe Farm)**



Organised since 2003, the "Safe Farm" competition is one of the most important preventive actions undertaken by KRUS to reduce the number of accidents and occupational diseases among farmers. Its aim is to disseminate the principles of protecting health and life in an agricultural holding. The owners of the farms entered in the competition have an opportunity to present their workplaces and professional achievements, as well as to submit their farms to a professional occupational safety audit, which is carried out by competition committees.

More than 20 thousand individual farms participated in the previous editions of the contest.

All editions of the competition have received the Honorary Patronage of the President of the Republic of Poland.

### **Competition "W rolnictwie można pracować bezpieczniej" (Working safely in agriculture) on publications on occupational safety for farmers**



The competition has been organised since 1994 and is the oldest nationwide competition organised by the Fund. Its aim is to improve safety conditions at work for farmers and their families by promoting knowledge of the dangers and principles of safe work in the mass media. Journalists and other persons publishing in the mass media may take part in the competition. It is held in two categories: publication and series of publications, divided into: press articles and online publications; radio broadcasts and TV programmes.

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# Insurance

One of the tasks of the Agricultural Social Insurance Fund is to provide services to the insured persons in matters relating to social insurance coverage for farmers, assessment and collection of insurance premiums.

2020

**1 173 236**  
insured

## Insured by status<sup>1</sup>

Total number of the insured **1 173 236**, of which:

number of farmers **700 971**

number of co-owners **311 219**

number of household members **150 536**

number of farmer's helpers **1 496**

number of carers of people with disabilities **9 001**

number of family members caring for a child **13<sup>2</sup>**

<sup>1</sup> By the end of 2020

<sup>2</sup> These data refer only to the number of the insured persons who are covered by pension insurance in KRUS only due to taking care of a child and therefore they also have the right to the financing of these premiums.



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**The Law of 20 December 1990 on social insurance of farmers provides two forms of insurance, i.e. compulsory (by law) and voluntary (on application), and two types of insurance: accident, sickness and maternity insurance as well as pension insurance.**

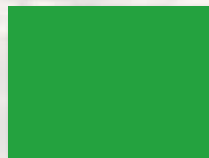
Mandatory coverage refers to:

**a farmer** – a person residing and operating in the territory of Poland personally and on his/her own account in an agricultural holding with an area exceeding 1 ha of converted agricultural land (including within a group of agricultural producers) or a special branch of agricultural production, whose size and type is specified in the annex to the Act on Social Insurance of Farmers;

**a farmer's wife**, if she works on the same farm;

**a household member** – a person who is at least 16 years old and works permanently in the holding, but has no contractual relationship with the farmer

**a farmer's assistant** – an adult person with whom the farmer has a contract to help with the harvest.



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The Agricultural Social Insurance Fund provides services to benefit recipients, which consists in granting and paying cash benefits from insurance. Within the social insurance of farmers the following are distinguished:

### Pension insurance benefits:

- farmer's pension
- disability pension for farmers
- agricultural training pension
- survivor's pension
- supplements to pensions
- maternity grant
- funeral grant

### Benefits from accident, sickness and maternity insurance:

- one-off compensation for permanent or long-term damage to health or death as a result of an accident at agricultural work or an agricultural occupational disease
- sickness allowance

2020

**1 083 411**  
of beneficiaries

#### Beneficiaries according to benefits (average monthly number)

Pensions **853 740**

Invalidity pensions **187 601**

Survivors' pensions **41 988**

GBRZ\* **83**

\* Agricultural benefits of 50% due to entitlement to employment benefits which coincide with foreign benefits (GBRZ).

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# Benefits

## Other benefits:

- supplementary benefit for persons unable to lead an independent life
- an exceptional benefit granted by the President of KRUS to persons who due to special circumstances do not fulfil the conditions for receiving a statutory pension, if they have no resources of their own and cannot receive such a pension due to their age or state of health
- honorary benefit granted by the President of KRUS on the occasion of reaching 100 years of age (this benefit is granted ex officio after the recipient has reached the corresponding age)
- "MAMA 4+" parental supplementary allowance
- compensation for the activists of the anti-communist opposition and persons repressed for political reasons
- care allowance for the insured farmer/household member in connection with COVID-19
- allowance for the farmer and his household due to compulsory quarantine, epidemiological surveillance or hospitalization in connection with COVID-19







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## Calming the effects of natural disasters

In connection with damage to farmers' farms caused by adverse weather conditions in the years 1997-2020 (e.g. floods, heavy rain, drought, hurricanes, hailstorms, frostbite, negative effects of winter weather), the Fund provides assistance to affected farmers in settling contributions for farmers' social insurance in various forms.

The President of the Fund, on the basis of provisions of special acts and the Act on social insurance of farmers, having regard to the extent of the aforementioned damage to agricultural holdings or special departments of agricultural production, applies assistance in opting for social insurance contributions and settling the related arrears, in the form of postponing the date of payment of contributions or spreading them into convenient instalments.

Injured farmers could also apply for changes in the existing conditions for payment of the outstanding premiums. In cases of significant losses, farmers were written off in full or in part from their social security contributions.

The level of recorded losses in agricultural holdings in connection with the occurrence of flaws was confirmed by protocols of specially established commissions operating at municipalities' offices.

More than 335,000 contributors to the farmers' social security contributions have also benefited from this aid.

## Supplement for 100-year old recipients

The President of KRUS grants to all recipients who are over 100 years of age a special supplement to their benefit. Seniors receive this supplement every month, irrespective of other KRUS benefits.



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# KRUS in social activities for farmers

## KRUS supports first-aid rescue in Fire Brigades

The Agricultural Social Insurance Fund has been working together with the Fire Brigades for over 20 years. The aim of these activities is to improve work safety on farms and to protect farmers' property against the effects of fire and negative natural phenomena.

The basis of this work is an agreement of 23 December 1999 between the President of KRUS and the President of the Polish Association of Fire Brigades concerning the implementation of a first-aid system in rural areas.

## Cooperation between KRUS and the State Fire Service on rural safety

On 17 July 2020, an agreement was concluded between the Agricultural Social Insurance Fund and the State Fire Service with regard to the promotion of safe behavior and fire protection among rural residents.

## Hearing screening program

From 2008 to 2017, the Agricultural Social Insurance Fund, together with the Farmers' Social Insurance Contribution Fund, in cooperation with the Institute of Hearing Physiology and Pathology and the Association of Friends of the Deaf and Hearing Impaired "A Man – for A Man", implemented a hearing screening programme for children from primary schools in rural municipalities.





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Since its foundation, the Agricultural Social Insurance Fund has cooperated with foreign institutions and organizations in Europe and around the world.



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# KRUS international cooperation



issa

1991

International Social Security Association (ISSA)

protects, promotes and develops social security worldwide; within the association the Fund runs the ISSA International Section on Prevention in Agriculture



of the insurance against accidents at work and occupational diseases

2000

European Forum of the Insurance Against Accidents at Work and Occupational Disease

a place to exchange experience and information on effective protection against occupational risks in the workplace held by member organisations and institutions



2005

European Network of Agricultural Social Protection Systems (ENASP)

represents the interests of farmers' social security with regard to the European Union institutions on the basis of the principle of social solidarity and territorial cohesion

2016



International Association of Rural Health & Medicine (IARM)

working to improve the health of the rural population and to protect the health of those working in agriculture

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## KRUS as laureate

The Fund was one of the first government administration offices and the first agricultural social insurance institution in Poland to obtain a certificate of implementation of an international standard in the quality management system. The implementation of the Integrated Management System covering quality, information and anti-corruption security was aimed at increasing the efficiency and effectiveness of management, minimising risks, gaining satisfaction of stakeholders and adjusting the activities of the office to the standards binding in the European Union.

Obtained certificates of the Integrated Management System concerning service of the insured and beneficiaries within the scope of tasks resulting from the Act of 20 December 1990 on social insurance of farmers and organisation of support for farmers prove the transparency of operation of the institution of social insurance of farmers.



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- 2004** Quality System Certificate for conformity with the requirements of PN-EN ISO 9001:2001 for KRUS Headquarters and Regional Branch in Konin, awarded by the Polish Centre for Testing and Certification S.A.
- 2005** Certificate of Quality System for all KRUS organizational units and certificate of Information Security Management System according to PN-I-077990-2:2005 standard for KRUS Headquarters and Regional Branch of KRUS in Konin.
- 2008** Certificate of Quality Management System in accordance with PN-EN ISO 9001:2001 for all units of KRUS and Certificate of Information Security Management System in accordance with PN ISO/IEC 27001:2007 for KRUS Headquarters and Regional Branch of KRUS in Konin.
- 2009** Certificate of the Integrated Management System for conformity with the requirements of standards: PN-EN ISO 9001:2009, PN ISO/IEC 27001:2007 and 28 requirements of the System for Counteracting Corruption Threats for all organizational units of the Fund, granted by the Polish Centre for Testing and Certification S.A.
- 2011** Certificate of the Integrated Management System for conformity with the requirements of standards: PN-EN ISO 9001:2009, PN ISO/IEC 27001:2007 and 28 requirements of the System for Counteracting Corruption Threats and obtaining the international IQ-Net certificate for all KRUS organizational units, awarded by the Polish Centre for Testing and Certification S.A.
- 2012** Winner of the competition Polish Quality Award in the category: public organizations – office. The organizers of the competition were: Polish Chamber of Commerce, the Polish Centre for Testing and Certification S.A. and “Teraz Polska” Foundation.
- 2014** Certificate of Integrated Management System fulfilling requirements of PN-EN ISO 9001:2009 and 28 requirements of Anti-Corruption Risk Management System and Certificate of Information Security Management System fulfilling requirements of PN ISO/IEC 27001:2007, granted by the Polish Centre for Testing and Certification S.A.
- 2017** Certificate of Integrated Management System meeting the requirements of norms: PN-EN ISO 9001:2015-10 and PN-ISO/IEC 27001:2014-12, awarded by the Polish Centre for Testing and Certification S.A.
- 2020** Certificate of Integrated Management System including Quality Management System and Information Security Management System compliant with the requirements of PN-EN ISO 9001:2015-10 and PN-EN ISO/IEC 27001:2017-06, awarded by the Polish Register of Shipping S.A.





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## KRUS for farmers' children – a safe holiday

The beneficiaries of the Agricultural Social Insurance Fund are not only farmers but also members of their families, especially children.



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During summer vacations Agricultural Social Insurance Fund organizes 21-day rehabilitation camps for children of farmers insured with the Fund. KRUS provides daily meals, round-the-clock medical care and an individual rehabilitation program for children. Children are supervised by qualified pedagogical staff.

Since 1993, nearly 34,000 young patients have benefited from the rehabilitation holidays.

Another form of activity for children is holiday camps and summer play camps that are organized thanks to subsidies from the Farmers Social Security Fund (FSUSR).

In order for a child to participate in a summer camp subsidized by the FSUSR, at least one parent (legal guardian) must be fully insured with the Agricultural Social Insurance Fund.





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## Participation of KRUS in the national harvest festival

Every year in September, the Agricultural Social Insurance Fund participates in the Annual Presidential Harvest Festival attended by the President of the Republic of Poland and his wife.



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It is an event celebrating the hard work of Polish farmers during harvest time. The festival dates back to medieval times. Farmers give thanks to God for the harvest and ask for blessing for next year's work and harvest.

The celebration begins with a Holy Mass, followed by the most colorful part of the harvest festival - the march of the procession and the so-called Harvest Ceremony with the presentation of bread to the President of the Republic of Poland and the performing of a folk dance around the Presidential Couple. Since 2017, this event has been held with the dancers of the National Folk Song and Dance Ensemble "Mazowsze".

The harvest festivities are accompanied by a number of attractions, such as: "Competition for the most beautiful harvest wreath for the prize of the President of the Republic of Poland", games for children, the Village of Regions, performances of folk groups and numerous fairs.

The participation of the Agricultural Social Insurance Fund in the Presidential Harvest Festival is always an honor and an opportunity to promote its activities among farmers and participants of the event.

September is also the month when the Jasna Góra Harvest Festival is held, combined with the National Agricultural Exhibition. Farmers from all over Poland take part in the annual Harvest Festival, which culminates with a thanksgiving Holy Mass. Commons in Jasna Góra are decorated with harvest wreaths and baskets with crops. Each year representatives of the Fund participate in both events.

The Harvest Festival celebrations are attended by representatives of the highest state authorities headed by the President of Poland and the Minister of Agriculture and Rural Development.



# 30 lat

KASA ROLNICZEGO  
UBEZPIECZENIA SPOŁECZNEGO



30 years





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30 years