CORONAECONOMY THE BEGINNING OF NEW NORMALITY? – IN SEARCH OF A NEW CONCEPTUAL ORDER

Summary

Purpose – The purpose of this article is to propose new concepts and a new order in terminology especially in regards to thinking about today’s economy, i.e. the economy in the initial period of a crisis caused by the spread of the coronavirus. In addition, the authors propose the introduction of certain mechanisms that could not only support the economy, but also help the society deal with a new, unavoidable reality.

Research method – Various research methods were used, including the critical analysis of the literature on the subject, historical analysis, the comparative analysis of functioning economic systems and tools of state interventionism used in times of economic downturns in Poland and other countries.

Conclusions – Today’s economic crisis, in which the Polish as well as the global economy plunged, was caused by non-standard reasons, requiring the exclusion of the economic activity of entire industries. The effectiveness of fighting with this crisis will depend on how quickly we will be able to eliminate these restrictions and defrost the economy.

Originality / value / implications / recommendations – the originality of the article is mainly due to its two advantages, namely the very topicality of the issues raised and the originality of the proposed new concepts recommended to describe today's economic processes.

Keywords: coronaeconomy, new normality, black swan, searching for a proposal of a new terminology concerning the coronavirus

JEL Classification: A12, I12, P40

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1. Introduction

Crises in the economy are not the phenomena welcomed by anyone, although in economic theory one can find views showing their positive impact. An example of such a position is, for example, the thesis of Joseph Schumpeter, who began his lectures at Harvard University during the Great Depression with a statement addressed to students claiming that they were unnecessarily worried about the crisis. It was a good cold shower for capitalism [Skousen, 2012, pp. 564-572].

This does not change the fact that the natural feeling is that nobody wants a crisis, the economic downturn is not in the ruler's interest, the opposition is also not happy about it, at least it is inappropriate to show it. However, if they do appear, they are usually the cause of numerous political disputes over how to respond to the crisis. The opposition usually presents very dark and pessimistic images, the rulers show the advantages and effectiveness of their interventionism. In our opinion, competing in creating black scenarios of glory does not benefit anyone, after all, we all want the effects of the crisis to be as painless as possible. It is no different in the current crisis. Unfortunately, it is a fact beyond doubt.

If so, then we need to accept this and organize our thinking about the new economic reality. Only then can we intervene effectively. Therefore, the purpose of this article is to propose new terminology to describe the economy during the current crisis and what will happen after the crisis. According to the authors, the adoption of the proposed way of thinking and terminology is needed because, first of all, it will help to make us aware of the situation we are in, and especially in which the Polish economy is now, as well as the global economy, and show and in some sense reassure that this is a temporary situation. Therefore, our approach to functioning in current conditions should be based on patience and reason, should be as emotionless as possible. This period should first of all be endured and be approached in a completely different way in terms of indicative assessments of the economy (for a while let's give up a sporting approach to the economy). Secondly, the acceptance of the proposed way of thinking ensures (this is the intention of the authors, at least) that after all, the economic life after coronavirus will exist, but it will be a significantly different economic model from the current one, which is why we propose to call it a "new normality".

The first part of the title of this article contains two new concepts (concept suggestions), namely the concept of “coronaeconomy” and the concept of “new normality”. This is the essence of this proposal. There is also a question mark in the title. The reader may wonder what this is about. Is it a suggestion that the authors have doubts that if it does/will exist? No! The authors are deeply convinced that this will happen (the coronaeconomy will / should give rise to a new normality), and they have doubts whether such a proposal of new terminology concerning the coronavirus will be accepted by the rulers. At this stage (today) such doubts still seem to be justified. For example, proposals for assistance packages in various countries and discussions concerning these packages suggest that they (these packages) will ensure
that the current economic model is saved. We do not think that this is the best perspective.

2. Coronavirus SARS-CoV-2 as a typical black swan

It has been over eleven and a half years from the symbolic date (September 15, 2008 – the bankruptcy of Lehman Brothers), which saw the outbreak of the previous financial and economic crisis. So it was a longer period than the average business cycle in the last 160 years. Therefore, we can risk the thesis that what happened now (another crisis broke out) is not a surprise. In the last two years, it has been announced relatively often, both by politicians and commentators on economic life, as a consequence of the inevitability of recession after the years of rapid growth.

Certainly, the surprise is the immediate cause of this crisis, the pandemic caused by the Coronavirus SARS-CoV-2. This was not what the world expected. After all, as Nassim Nicolas Taleb noted, history is not transparent. We only see the effects (coronavirus painfully affected humanity), but we do not know the script, we do not have access to the history generator (we do not know how it happened and why). Our understanding of what happened is fundamentally incomplete, because we cannot look inside the box and learn its mechanisms. When the human mind tries to embrace history, it suffers from three ailments, which I call the trinity of opacity. They are [Taleb, 2014, pp. 41-42]:

- illusion of intelligibility, because everyone seems to know what is happening in a world that is more complex (and random) than they are able to realize,
- retrospective distortion, because we can assess the events only after the fact as we would know them in the rearview mirror (history in textbooks seems more orderly and understandable than in the empirical reality),
- overestimation of the importance of facts and errors of authorities and scholars, visible especially when creating categories – when they “platonize”.

So let's not platonize, the Coronavirus SARS-CoV-2 is the official name of the Wuhan coronavirus that causes COVID-19 disease. It belongs to the beta-coronavirus family, it has a spherical shape. It owes its name to a protein shell with insets, which resembles a crown in shape – hence its name [www 6]. More important, however, than its image is the fact that it appeared unexpectedly. Just as the attacks on the World Trade Center in New York, carried out by Al-Qaeda in 2001, surprised the United States Air Defense Command, so did the coronavirus surprise scientists and health systems in individual countries [Motyl, 2014, p. 12; Liang, 2020, p. 1].

These, more or less unpleasant surprises, which we are not completely able to predict basing on previous experience, are called black swans. Taleb [2013] proposed the use of this term in his book “Black Swan”, quoting an authentic story that had shocked ornithologists many years ago. For a long time, they had been convinced that swans had only been characterized by white plumage. In the world of birds, it had been a real sensation, so a large group of scientists had been trying to explain it. Numerous studies had been carried out, scientific papers and reports had been
created, better and better documented explanations of the phenomenon of white
swans had been obtained, but one day a black swan was observed in Australia. Start-
led ornithologists could not believe it. This event in a fraction of a second cancelled
all the concepts and explanations created by thousands of hours of work, and all the
knowledge of the color of swan feathers was fit for nothing [Motyl, 2014, pp. 10-18].

The coronavirus turned out to be a black swan by surprise, but mainly because
of its very serious consequences. The point is that it can cause severe respiratory
diseases in humans, and finally we still do not have any control (until the vaccine
development) over its spread. And these two facts, in the opinion of the authors, are
a sufficient premise to propose that the economy functioning until then (vaccine
development and its implementation) should be described by the coronary economy
system (to emphasize the causative and extremely painful role of the coronavirus),
which is a transition stage to the system of the “new normality”.

Let’s return to our suggestions. Firstly, the “cronaeconomy” – what is the genesis
/ justification for introducing this concept? What do we want to achieve by recom-
mending this term? First of all, we want to obtain confirmation of (understanding
for) the thesis that the economy is always the most important, even during a corona-
virus pandemic (of course, here we do not negate or weaken the general truth that
health is the most important), in the sense that it is needed and should function.

Why do we think emphasizing this thesis is important right now? Well, because
the peculiarity of the current crisis is that large parts of the economy have been
excluded (frozen) in an administrative way due to the coronavirus. We do not deny
the requirement of isolation for the purposes of fighting the disease, we only refer
to economic consequences. The high rank of the economy results from the fact of
creating value. It is the economy, and in fact the enterprises that make up it, that
create value, thereby compensating for costs, and additional value, thus ensuring
development [Wnorowski, 2011, pp. 21-34]. One is necessary, the other is always
needed, also during the coronavirus pandemic, and maybe even especially then. This
is the first recommendation here. As one of the first responses of the government to
the coronavirus was to exclude some industries for epidemic reasons (the term
freezing the economy is commonly used), it is desirable to defrost it as soon as
possible.

In other words, the economy provides people with livelihoods, produces
material products and services on one hand, in other words, provides supply, on the
other hand, secures the society with revenues that allow the purchase of these
resources and services, thereby creating demand. In this statement there is no and
there cannot be any novelty, this mechanism has always worked, as a rule, from this
point of view. Over 200 years ago, it was described by J.B. Say’a [Skousen, 2012,
pp. 89-91]. In principle, it means the essence of the mechanism here, and its scale
changed as the economy grew.

One more issue here is the state or, if you prefer, the government as a part of the
economy. This government participation in the economy is multifaceted. The state
is / may be the owner of production or service enterprises, the state is the creator of
economic policy – it decides on the quality/friendliness of the business environment
in which private enterprises operate, the state finally secures/carries out a number of public functions, e.g. health protection, safety, justice, education, etc. The state finally intervenes in the market in situations when it (the market) fails; such situations forcing the most extensive interventions are primarily economic crises.

How deeply can the state interfere in the functioning of the market? Both in the literature and in the practice of the economic policies of various countries, at different times we find many views on this subject, i.e. what should be the “size of the state” in the economy. Considering extreme opposing views, on one hand, we have supporters of the “small state” – the state as a night watchman, on the other hand, supporters of the “large state” – a state active in all spheres and numerous indirect situations. Today in our country observers of the political life may experience considerable consternation when they hear how recent supporters of extreme liberalism demand that the state should “provide everything”. From the mildest point of view, it is the lack of consistency, and in fact – it is a pure form of hypocrisy. Unfortunately, such situations have taken place in economic history more than once. Again, Taleb [2014, pp. 157-194] could be helpful in understanding such attitudes.

3. The logic of the proposal of new terminology

The essence of this logic is to delimit the thing which is very uncomfortable. Namely, it is the delimitation between the period when we do not control the Coronavirus SARS-CoV-2, and the period in which we will build a new economic system called a “new normality.” The key for this demarcation will be the universal vaccine that will shape the herd immunity (see chart 1). At least initially, this vaccine will not change the challenges faced by the economy as a part of the coronaconomy. However, it will provide comfort and a sense of control over the Coronavirus SARS-CoV-2, which means we will stop worrying about human life. And this is the moment when the transition to a new economy system, which we propose to call the “new normality”, will take place. What do we mean by the “new normality”? Unfortunately, it still refers to the future situation, as we do not want to define as a “normality” the situation in which human life is threatened.

Through this concept, we propose to define a new model of the functioning of the world economy, and in its composition – the national economies. The new model of the world economy will form after the development and the implementation of an effective and safe vaccine and its widespread implementation to induce the herd immunity. Our ambition is not to create a comprehensive definition of this economic system, at least not yet, not at this stage of the observation. This system, moreover, will be shaped for a long time under the influence of various factors. It will essentially differ from the previous one. The main goal will not be survival, but development. The basic set of economic policy instruments will not include protective (defensive) instruments, but pro-development (offensive) ones. Major changes at the microeconomic level are also ahead of us – business models in the new normality system must be more focused on business security.
At the beginning, we suggested to avoid unnecessary emotions and we want to come back to it once again. Economic crises are not something unique, economic development has always been cyclical. In the distant past, the periodic downturns in the economic situation appeared with very high regularity, after them, of course, there was the upturn, and the trend was ultimately upward [Orłowski, 2008, pp. 17-23]. This classic picture of cyclicality after the Second World War was affected by some deformation, and the course of the cycle acquired a much less contrasting character than it had had before the First and Second World War. It was caused by the increase of the state’s intervention activity and by the in-depth knowledge of the economic subjects and the economists about the market situation. Perhaps it is the source of the belief that we accepted that nowadays we are able to influence the economy so effectively that we can forget about cyclicality.

This is not true however the crises return they affect the world economy, but not so often as they did in the distant past. The specific character of the current crisis is unusual and it results from its causes. The economy has fallen into the crisis because of the external factors – the uncontrolled virus, which is a danger to human life. The reason is so serious and the crisis is specific, that it requires unique responses also in the sphere of regulatory actions.

4. The legal challenges in the initial stage of the corona economy

Due to the outbreak of the Coronavirus (COVID-19) pandemic and its impact on the economy, the Polish legal system faced many challenges. Some problems are visible and distinct already – in the coronaeconomy, some will become visible in the
near future, that is in the “new normality” system. Therefore, at the beginning, the legislator decided to introduce the first solutions which should be the answer to the current situation. For example, issues related to the running of time limits in court proceedings were regulated. Namely, according to the instruction of art. 15 zzz § 1 of the legal act [Ustawa, 2020], during the state of epidemic emergency or the state of epidemic announced due to COVID, in cases indicated by the legislator, procedural and court periods do not start, and the commenced period is suspended for this period.

Although this is an example of important issues which have already been settled, there are many more matters to be modified and resolved. The first challenge that may arise is related to the large-scale willingness/need to modify the provisions of the contracts signed before the Coronavirus (COVID-19) pandemic. Taking into account that negative effects of the freezing of the economy are already noticeable, and it can be assumed that they will deepen, it is most likely that art. 3571 of Civil Code, i.e. the large rebus sic stantibus clause will often be invoked as the basis for interfering with the content of contracts. It is justified to assume that the main argument raised by the party of the contract will be the fact that the pandemic and related restrictions caused that the performance of the service would be associated with excessive difficulties or would cause a gross loss, which the party could not have foreseen when concluding the contract.

Until now, two main positions have been developed in this matter. According to one of them, the state of the epidemic itself is already an extraordinary change in relations, and thus constitutes the basis for interference in a previously signed agreement. In other words, as examples of events causing an extraordinary change in relations epidemics (...) a particularly profound change in the economic situation manifested by hyperinflation, a sharp decline in national income, and massive bankruptcies of enterprises. (...) are indicated. The term “change in relations” does not specify an individual change in the situation of a party of the obligation (e.g. financial problems, illness), but it describes the changes in social relations concerning a larger group of entities, in particular changes in economic conditions of a universal nature and independent of the parties [Wyrok Sądu …, 2017]. Thus, the reason of judicial interference in the content of the agreement may also be the economic crisis, which is already now crystallizing as one of the main effects of the Coronavirus (COVID-19) pandemic.

The second position, less liberal, recognises that an epidemic itself or the economic crisis caused by it (...) does not automatically justify judicial interference in the content of the contract. It is also necessary to show that this circumstance results in excessive difficulties in fulfilling the obligation or threatens one of the parties with a gross loss [Partyk, 2020]. This thought is also expressed in the verdict of the Court of Appeal in Wrocław, according to which (...) a necessary condition for modifying the contract is to show that the performance of the service in crisis conditions will be associated with excessive difficulties to fulfil the obligation or threaten one of the parties with a gross loss [Wyrok Sądu …, 2013]. However, taking into account the freezing of many companies’ activity and the financial problems associated with it,
situations in which excessive difficulties in fulfilling obligations or the threat of a gross loss for one of the parties seem not to be something abstract.

Thus, the Polish justice system may soon face the task of examining many cases, where entrepreneurs and individuals will try to protect their interests relying on art. 3571 of Civil Code. First of all, it will be a logistical challenge because it will be necessary to issue many verdicts as soon as possible. In addition, the certainty of legal and economic turnover may be disrupted, because until the case is legally completed, the parties will not know what exactly their contract will look like.

The next legal challenge will probably be the necessity to adapt the regulations moderating the issue of remote work to the new reality. The legal act mentioned before [Ustawa, 2020] regulates the issue of remote work to a certain extent. However, it is a regulation at a large level of generality, and after just over a month of work at a distance, new problems have arisen. However, firstly, it is necessary to synthetically present the current solutions. In accordance with the art. 3 § 1, in order to counteract the Coronavirus SARS-CoV-2, the employer may instruct the employee to perform, for a specified period, work described in the employment contract, outside the place of its permanent performance (remote work or home office) [Ustawa, 2020].

It should be noted that this provision gives the employer the option of using this form of work, but there is no obligation to introduce it. In this regard, the employer must consider whether in the adopted model of the functioning of his enterprise, this form is justified and helpful. If the employer decides that the employee can perform his duties in this way, he gives him an order to work remotely. In the current legal status, an employee is obliged to accept this order, as determined by art. 100 § 1 of Labour Code. After the act has entered into force, the employer will be able to draw consequences against a subordinate who does not agree to the home office [www 1]. This is a significant change, because before this regulation was introduces, the National Labor Inspectorate had had the opinion that such an unilateral order violated employee rights and had been generally inadmissible [www 2]. The law does not grant the employee tools that allow him to decide for himself whether he wants to work remotely. He can only offer the employer such a solution.

At this stage, a series of questions related to such a profound change in the work model have arisen. These issues are difficult because they are not regulated by generally applicable law. Moreover, remote work had not been practiced on such a large scale, and therefore finding proper solutions is a challenge for the legislator. The first problem is the organization of home office. (...) the workplace is a mandatory element of every employment contract. Organizations that do not have contracts with an additional annex regarding remote work should at least try to introduce changes in the official work regulations [www 3]. Not every employee has the opportunity to provide space for reliable and comfortable work. This applies to both the issue of document storage (more on this below) and the possession of appropriate equipment. It would be irrational to oblige employees to have, for example, computers, scanners, or proper cabinets in case they need to do work from home. In addition, home equipment is often shared with other household members,
which could impede the performance of work, for example, when children have online lessons, or would pose a number of threats to the security of data collected there.

Therefore, it is reasonable that new law regulations moderate the organization of the work, first of all, determining who is obliged to provide the equipment, i.e. its guarantee and delivery, as well as what are the principles of liability and what the use of property entrusted to the employee should look like. The seemingly simple solution, i.e. shifting the abovementioned obligations to the employer, also raises a number of doubts. It is likely that the company will not be able to guarantee the equipment to every employee. Then the government should think about the possible state aid in this matter or regulate the situation of employees who could not provide work due to the lack of appropriate tools.

Referring to the issue of the organization of remote work, another legal challenge has arisen. It is connected with the documentation of completed duties. This applies to both the number of hours worked and the scope of tasks performed, which will affect the correct amount of the paid remuneration. This issue has already been regulated, in relation to teachers, by the Minister of National Education in § 7 of the legal act [Rozporządzenie, 2020]. Relevant regulations should also cover other industries. It would be worth considering whether it would be reasonable to introduce the obligation to draw up by-laws of remote work, as well as train employees to record the work which they have performed in home office conditions and to establish templates of relevant reports. On one hand, it will protect the employee against working more than the number of hours specified in the contract. On the other hand, it will be a kind of guarantee for the employer that the employee reliably performs his work and performs all duties entrusted to them. Transparent and clearly defined rules and a reporting scheme will help in resolving any disputes, and will also be the basis for either paying overtime remuneration or reprimanding an employee for the improper performance of their duties.

Also, the issue of the protection of personal data is the source of numerous discussions. In connection with the performance of work outside the employer’s office, there is a risk connected with the proper security of information. Firstly, not all the documents can exist in electronic form. Thus, there is again the problem with the work organization, this time regarding the document storage. Documents stored at home can not only get into the hands of unauthorized persons, but can also easily be destroyed, for example due to the innocent actions of other household members, even children. Retaining files in electronic form is also not a guarantee of security of the data collected there. Therefore, it is justified that the legislator should regulate in detail the issue of data protection, taking into account the specific situation of performing remote work on such a large scale. The above should include not only a number of obligations regarding the protection of information, for example by setting access passwords or training, but also the issue of transferring such data by electronic ways of communication and determining which documents, even in such an exceptional situation as a pandemic, should not leave the employer’s office.
The economic crisis caused by the Coronavirus (COVID-19) pandemic will affect the labor market at least in one more area. Namely, there is a potential problem with the situation of people who are employed under civil law contracts, which occur in business transactions very often. People performing work on this basis are becoming more and more like full-time employees, because they often perform activities for the benefit of only one entity, and their remuneration is permanent, i.e. they are called dependent mandataries. It is enough to mention that according to the data of the Central Statistical Office in 2018, the number of people working on a contract of mandate or a contract of specific work amounted to 1.3 million [www 4]. At this point, the authors would like to clearly emphasize that the considerations carried out below are not a postulate to completely eliminate civil law contracts and employment contracts, because eliminating the current diversity in the basis of establishing cooperation would be meaningless. Nevertheless, it is important to look at the situation, primarily, of dependent mandataries. It their case, the type of contract under which they will provide work is, in fact, only a formal matter, because taking into account (...) the type of work performed and economic or even organizational dependence from one employer in the case of so-called dependent mandataries, nothing distinguishes them from employees. Well, maybe except from the fact that a mandatary is deprived of employee rights [www 5].

An equally serious problem might also be the emergence of a new group of the unemployed. If it happens, it will be the problem not only for the legal system but also for the social security system. The inevitable effect of the economic crisis will be the cessation of activity of some enterprises, which, most likely, will cause the appearance of a significant number of people who have been deprived of their jobs and who are well educated and have professional experience. What is most important, such people usually have numerous financial liabilities, most often in the form of a credit or a loan, or concluded contracts for the rental of housing, which is fully understood, taking into account their previous financial situation. Therefore, it would be rational to consider introducing legal regulations that would help solve the problem related to the necessity to regulate financial obligations, in particular, towards banks and other financial institutions. The new legal mechanisms should, somehow, make the repayment of debt more flexible, so that the parties still have the real opportunity to fulfill their obligations. Most importantly, the introduction of such solutions may mean that the debtors will not have to seek the judicial modification of the agreement under the previously mentioned rebus sic stantibus clause. However, it should be remembered that the crucial thing in the new regulations is finding the balance between the protection of the individual and the economic interest of the state and the interest of institutions operating on the financial market in order to avoid a deepening crisis.

And last but not least, there are the issues related to the protection of human rights. It cannot be forgotten that both attempts to invent a vaccine against the Coronavirus SARS-CoV-2 and any restrictions aimed to minimize the spread of the Coronavirus SARS-CoV-2 cannot violate human rights. The European Commission pays special attention to the wording of art. 3 of the OVIEDO Convention, which
stipulates that appropriate measures should be taken to ensure fair access to health care of adequate quality [Konwencja o …, 1997]. While this provision does not raise doubts as to its significance, in the face of the Coronavirus (COVID-19) pandemic, its implementation may prove to be a challenge. It is very important to design such regulations that ensure, first of all, the allocation of medical resources that will allow the appropriate quality of provision of medical services. Secondly, it is important to control and interact with appropriate legal mechanisms in the healthcare system so that patients suffering from other diseases have real and unimpeded access to doctors, despite the large number of patients infected with the Coronavirus SARS-CoV-2. This idea was developed in the Bioethics Committee Statement on Human Rights Related to the COVID-19 pandemic, where it was emphasized that the principle of equal access to healthcare required (...) that access to existing resources should be based on medical criteria to ensure that those weaknesses would not lead to the discrimination in access to healthcare. This is certainly relevant for the care of patients with the Coronavirus SARS-CoV-2, but also for any other type of care potentially impeded by restrictive measures and the reallocation of medical resources to combat a pandemic [DH-BIO …, 2020, p. 2.] While these postulates do not arouse any controversy and seem to be obvious and indisputable, it is impossible not to notice that maintaining the efficiency of the medical system is a particularly difficult task during the pandemic.

5. Conclusions

In the authors’ opinion, the current crisis, due to its causes, is a unique phenomenon and is completely incomparable to those which occurred in the past. Therefore, they believe that it is reasonable to introduce the proposed concepts into today’s economic terminology. They suggest introducing the temporary category – corona economy, and the target category – “new normality”.

Where did the first recommendation come from? Why should this period of the economy be called in a special way, since we have indicated that it will be a transitional period? In our view, there are at least several reasons. First of all, the period will undoubtedly be transitory, but the circumstances indicate that it will be quite a long period, it will most likely last about a year and a half – this is an average amount of time spent on working on new vaccines. Secondly, during this time everything will be focused on the protection of human life – the most precious value, but still in the absence of an effective remedy. It is already very difficult, moreover, as we have argued earlier, it must be connected with a functioning economy. Otherwise, throughout this period, the state is not / will not be able to secure citizens’ income, liquidity of enterprises and increasing / very large funds for health protection.

The economy must function, even if it is a specific time dominated by the Coronavirus SARS-CoV-2, hence it seems reasonable to call it the coronaconomy. The main goal of the so-called economy is to provide income to society, liquidity for as
many enterprises as possible, and the necessary financing for healthcare. In other words, the main goal is to survive until the vaccine against the Coronavirus SARS-CoV-2 is widely available. The specificity of this goal, compared to the “normal” period, seems to be significant. The “new normality” will change the rank of economic goals and create new economic and legal challenges.

As demonstrated, one of the consequences of the Coronavirus (COVID-19) pandemic are the numerous changes introduced in the legal system. Living in a new normality will require their development and supplementation. However, it is worth constructing such solutions that will constitute a kind of a golden mean between protecting individuals and the economic interests of the state. In other words, special care should be taken in order to provide new regulations which will facilitate the efficiency of the state’s economic system and thus simplify the recovery from the crisis, rather than deepen it.

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Wyrok Sądu Apelacyjnego w Warszawie z dnia 10 października 2017 r., sygn. akt: VI ACa 1556/16, LEX nr 2451334.

Wyrok Sądu Apelacyjnego we Wrocławiu z dnia 24 stycznia 2013 r., sygn. akt: I ACa 1362/12, LEX nr 1293166.


