



Ashokdada Sable Law College

LL.B. 3 Year / LL.B. 5 Year / LL.M.

Tal. Mangaon, Dist. Raigad. 402 104

ashokdadasablelawcollege@gmail.com

Adv. Vinod Ghayal
Chairman

Shri. Rajiv Sable
President

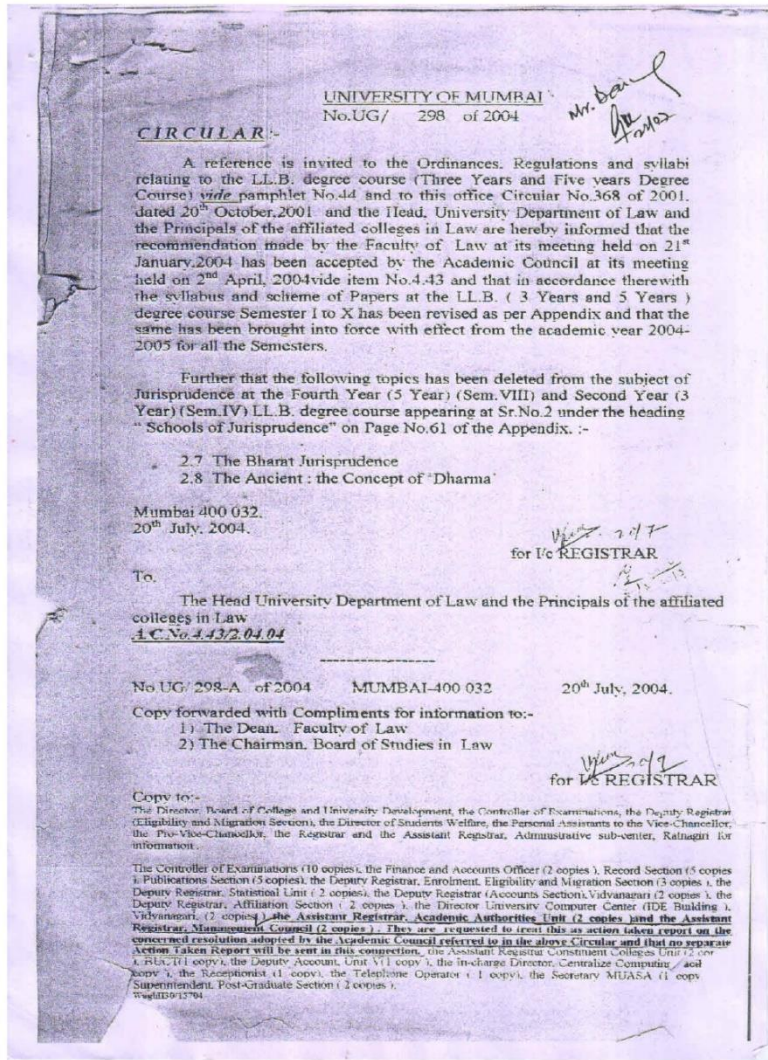
Shri. Krishna Gandhi
Secretary

Dr. Sonali Burte
Principal

Ref.....

Date : / /20

1.2.1(2) (New) Law of Insurance



Dr. Sonali Burte
Principal
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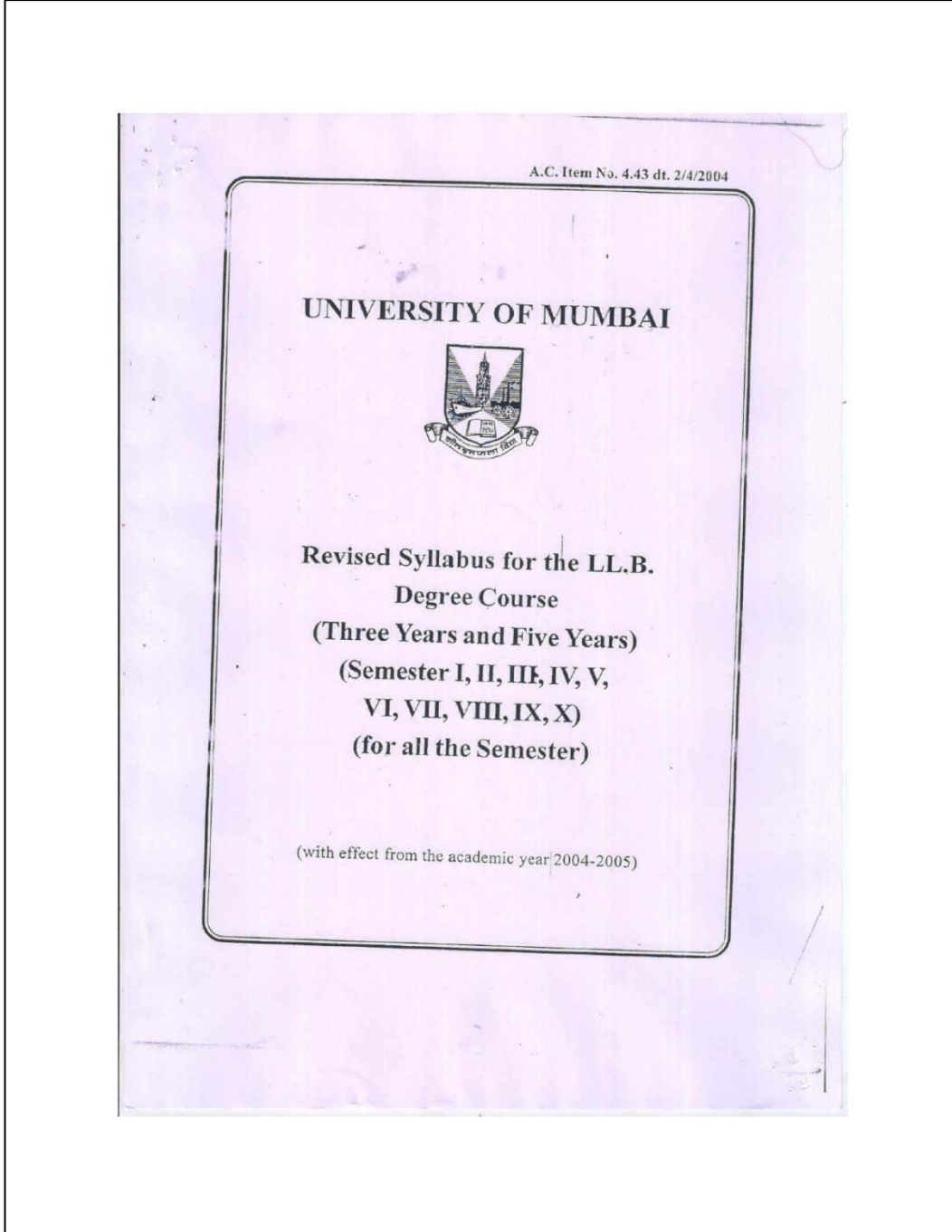
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Fourth Year (5 Year) (Sem.VII)

and

Second Year (3 Year) (Sem. III)

1. Administrative Law
2. Family Law – II
3. Transfer of Property Act and Easement Act
4. Company Law

Fourth Year (5 Year) (Sem.VIII)

and

Second Year (3 Year) (Sem. IV)

1. Jurisprudence
2. Contract – II
3. Land Laws
4. Any One from the following :-
 1. Criminology and Correctional Administration
 2. Taxation Laws
 3. Bankruptcy Laws
5. Practical Training – II



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Fifth Year (5 Year) (Sem.IX)

and

Third Year (3 Year) (Sem. V)

1. Civil Procedure Code & Limitation Act
2. Criminal Procedure Code , Juvenile Justice Act. 2000 & Probation of Offenders Act.
3. Interpretation of Statutes
4. Public International Law & Human Rights

Fifth Year (5 Year) (Sem.X)

and

Third Year (3 Year) (Sem. VI)

1. Alternate Dispute Resolution System
2. Law of Evidence
3. Optional Papers : Any Two from the following Six subjects
 1. Banking Laws and Negotiable Instruments Act
 2. Law of Insurance
 3. Intellectual Property Law
 4. Conflict of Laws
 5. Law Relating to Women & Children
 6. Law and Medicine
4. Practical Training - III
5. Practical Training - IV



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17 July 2019

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2) LAW OF INSURANCE

Introduction

- Definition, nature and history of insurance
- Concept of Insurance and law of contract and law of torts; future of insurance in globalized economy
- History and development of insurance in India
- Insurance Regulatory Authority – role and functions

General principles of law of insurance

- Contract of insurance – classification of contract of insurance, nature of various insurance contracts, parties thereto
- Principle of good faith-non-disclosure-misrepresentation in insurance contract
- Insurable interest
- The risk
- The policy – classification of policies-its form and contents, its commencement, duration, cancellation, alteration, rectification, renewal, assignment, construction
- Conditions of the policy
- Alteration of the risk
- Assignment of the subject matter

Life Insurance

- Nature and scope of life insurance, definition, kinds of life insurance, the policy and formation of a life insurance contract
- Event insured against life insurance contract
- Circumstances affecting the risk
- Amounts recoverable under life policy
- Persons entitled to payment
- Settlement of claim and payment of money

Marine Insurance

- Nature and scope
- Classification of marine policies
- The Marine Insurance Act 1963
- Insurable interest, insurable value
- Marine insurance policy – conditions – express warranties construction of terms of policy
- Voyage – deviation
- Perils of the sea
- Partial loss of ship and of freight, salvage general average, particular charges
- Measure of indemnity, total valuation, liability to third parties



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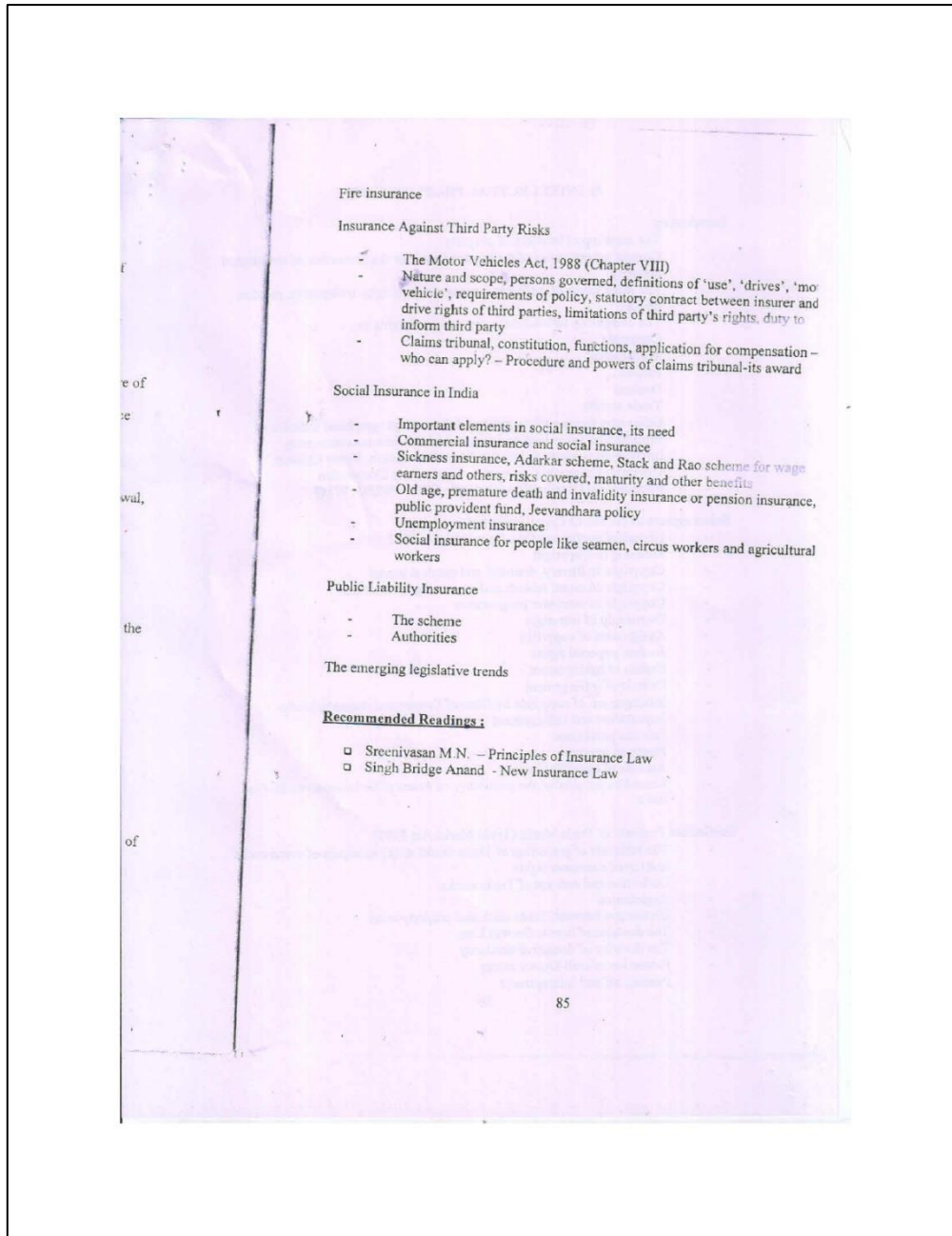
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Fire insurance

Insurance Against Third Party Risks

- The Motor Vehicles Act, 1988 (Chapter VIII)
Nature and scope, persons governed, definitions of 'use', 'drives', 'motor vehicle', requirements of policy, statutory contract between insurer and drive rights of third parties, limitations of third party's rights, duty to inform third party
- Claims tribunal, constitution, functions, application for compensation - who can apply? - Procedure and powers of claims tribunal-its award

Social Insurance in India

- Important elements in social insurance, its need
- Commercial insurance and social insurance
- Sickness insurance, Adarkar scheme, Stack and Rao scheme for wage earners and others, risks covered, maturity and other benefits
- Old age, premature death and invalidity insurance or pension insurance, public provident fund, Jeevandhara policy
- Unemployment insurance
- Social insurance for people like seamen, circus workers and agricultural workers

Public Liability Insurance

- The scheme
- Authorities

The emerging legislative trends

Recommended Readings :

- Sreenivasan M.N. - Principles of Insurance Law
- Singh Bridge Anand - New Insurance Law



Signature

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