

BASIC PRINCIPLES OF INSURANCE LAW

By the end of this topic, students should be able to:

- Explain what insurance means
- Explain some terminologies relating to insurance contract
- Explain the types of insurance
- Understand the form of the insurance contract
- Know some grounds on which insurance policies are cancelled
- Explain the doctrine of estoppel in relation to insurance contract

Insurance Explained

Insurance is the arrangement for transferring and allocating risk.

The concept operates by the making of small contributions by a large number of individuals to provide sufficient money to cover the losses of a few as they occur.

The aim; therefore, is to distribute each person's risk among all others who may or may not experience losses.

Risk is the prediction of potential loss based on known and unknown factors.

IT'S POSSIBLE → AIM POSSIBILITIES

Insurance Defined

Insurance is a **contract** by which the insurance company, **the insurer** promises to pay a sum of money or give something of value to another

Basic Text On Insurance Law

Lingjun Ying



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Table of Contents Basic Text On Insurance Law

1. Understanding the eBook Basic Text On Insurance Law
 - The Rise of Digital Reading Basic Text On Insurance Law
 - Advantages of eBooks Over Traditional Books
2. Identifying Basic Text On Insurance Law
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Basic Text On Insurance Law
 - User-Friendly Interface
4. Exploring eBook Recommendations from Basic Text On Insurance Law
 - Personalized Recommendations
 - Basic Text On Insurance Law User Reviews and Ratings
 - Basic Text On Insurance Law and Bestseller Lists
5. Accessing Basic Text On Insurance Law Free and Paid eBooks

- Basic Text On Insurance Law Public Domain eBooks
 - Basic Text On Insurance Law eBook Subscription Services
 - Basic Text On Insurance Law Budget-Friendly Options
6. Navigating Basic Text On Insurance Law eBook Formats
 - ePub, PDF, MOBI, and More
 - Basic Text On Insurance Law Compatibility with Devices
 - Basic Text On Insurance Law Enhanced eBook Features
 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Basic Text On Insurance Law
 - Highlighting and Note-Taking Basic Text On Insurance Law
 - Interactive Elements Basic Text On Insurance Law
 8. Staying Engaged with Basic Text On Insurance Law
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Basic Text On Insurance Law
 9. Balancing eBooks and Physical Books Basic Text On Insurance Law
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Basic Text On Insurance Law
 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
 11. Cultivating a Reading Routine Basic Text On Insurance Law
 - Setting Reading Goals Basic Text On Insurance Law
 - Carving Out Dedicated Reading Time
 12. Sourcing Reliable Information of Basic Text On Insurance Law
 - Fact-Checking eBook Content of Basic Text On Insurance Law
 - Distinguishing Credible Sources
 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development

- Exploring Educational eBooks
- 14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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