

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

Yi-Tong Ma



Basic Text On Insurance Law:

Unveiling the Power of Verbal Art: An Mental Sojourn through **Basic Text On Insurance Law**

In a global inundated with displays and the cacophony of fast transmission, the profound energy and emotional resonance of verbal beauty usually disappear in to obscurity, eclipsed by the continuous onslaught of noise and distractions. Yet, situated within the musical pages of **Basic Text On Insurance Law**, a fascinating perform of fictional brilliance that pulses with natural feelings, lies an unique trip waiting to be embarked upon. Published by way of a virtuoso wordsmith, that interesting opus courses viewers on an emotional odyssey, softly revealing the latent potential and profound impact embedded within the intricate web of language. Within the heart-wrenching expanse of this evocative evaluation, we shall embark upon an introspective exploration of the book is central themes, dissect its charming publishing fashion, and immerse ourselves in the indelible impact it leaves upon the depths of readers souls.

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