



ESSENTIALS OF INSURANCE CONTRACT

3.0 INTRODUCTION

The fundamental principle of Insurance is mathematical; its application is financial; and its interpretation is legal. For the layman to understand the Insurance principle he should be an actuary (who design and price the insurance products); to understand its application to financial problems, he need not be a financial; and to understand its legal concepts, he need not be a lawyer. The subject of Insurance covers a vast array of topics. This and the following chapters are concerned with these topics.

Insurance may be defined as a contract between two parties whereby one party called insurer undertakes in exchange for a fixed sum called premium to pay the other party called insured a fixed amount of money after happening of a certain event.

Insurance policy is a legal contract & its formation is subject to the fulfilment of the requisites of a contract defined under Indian Contract Act 1872.

According to the Act **"A Contract may be defined as an agreement between two or more parties to do or to abstain from doing an act, with an intention to create a legally binding relationship."**

Since Insurance is a contract, certain sections of Indian Contract Act are applicable.

Essentials Of Insurance Contract

Edmund Samson Green



Essentials Of Insurance Contract:

Embracing the Beat of Term: An Emotional Symphony within **Essentials Of Insurance Contract**

In some sort of used by screens and the ceaseless chatter of instant transmission, the melodic beauty and emotional symphony created by the prepared term frequently diminish into the back ground, eclipsed by the constant noise and interruptions that permeate our lives. Nevertheless, nestled within the pages of **Essentials Of Insurance Contract** a stunning literary value filled with organic feelings, lies an immersive symphony waiting to be embraced. Constructed by an outstanding composer of language, this interesting masterpiece conducts viewers on a psychological journey, well unraveling the hidden melodies and profound affect resonating within each cautiously constructed phrase. Within the depths of the poignant examination, we shall discover the book is main harmonies, analyze their enthralling writing fashion, and submit ourselves to the profound resonance that echoes in the depths of readers souls.

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