



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

Katrin Zwirglmaier



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Essentials of Health Policy and Law Joel B. Teitelbaum, Sara E. Wilensky, 2016-02-21 *Essentials of Health Policy and Law* helps readers understand the broad context of health policy and law the essential policy and legal issues impacting and flowing out of the health care and public health systems and the way health policies and laws are formulated Important Notice The digital edition of this book is missing some of the images or content found in the physical edition **Essentials of Insurance Law** Edwin Wilhite Patterson, 1935 **Essentials of Insurance** Emmett J. Vaughan, Therese M. Vaughan, 1995-03-29 A condensed version of the classic *Fundamentals of Risk and Insurance* this accessible text contains the latest forms statutes and court decisions and examines specific contracts in detail to emphasize insurance principles Addresses such timely issues as the high cost of medical care and automobile insurance detail to emphasize insurance principles The helpful study aids and the critical essentials of risk management and insurance remain intact A special section on buying insurance prepares the reader for future purchases *Essentials of Health Policy and Law* Joel Bern Teitelbaum, Sara E. Wilensky, 2013 Given the prominent role played by policy and law in the health of all Americans the aim of this book is to help readers understand the broad context of health policy and law The essential policy and legal issues impacting and flowing out of the health care and public health systems and the way health policies and laws are formulated Think of this textbook as an extended manual introductory concise and straightforward to the seminal issues in U S health policy and law and thus as a jumping off point for discussion reflection research and analysis **Foundation & Essentials Of Business Studies** Tushar Dhiman, *Foundation Essentials of Business Studies* is a comprehensive guide designed for students and professionals seeking a strong grounding in business fundamentals This book covers key topics such as management principles marketing strategies financial management and organizational behavior Written in a clear and accessible style it provides practical insights and real world examples to help readers understand and apply essential business concepts Whether you re new to business studies or looking to refresh your knowledge this book serves as a valuable resource for building a solid foundation in the dynamic world of business *Commercial Law Essentials* Malcolm Combe, 2013-12-15 Whether you OCOre a student coming to commercial law for the first time you are studying for your exams or you are a professional who needs to update or refresh your knowledge this is the study guide that you need You will quickly learn about the key topics in commercial law and its effects on the law of Scotland Summaries of essential facts and essentials cases will help you to identify understand and remember the most important elements of the subject Topics covered include Sale of Goods Hire Agency Insurance Rights in Security Cautionary Obligations Negotiable Instruments Consumer Credit Intellectual Property Diligence Personal Insolvency and Commercial Dispute Resolution **Out of Print: Essentials of Health Policy and Law** Joel B. Teitelbaum, Sara E. Wilensky, 2012-04-06 *Essentials of Health Policy and Law* provides students of public health with a firm foundation of the basics of American health policy and law Given the prominent

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The Fire Insurance Contract Insurance Society of New York,1922 **Digest of the Cases Reported in Annotated Cases (American and English) 1916C to 1918B.** ,1918 [Insurance Coverage Disputes](#) John H. Mathias, Jr.,John D. Shugrue,Thomas A. Marrinson,2024-08-28 A comprehensive guide to the issues that can arise at every stage of a coverage dispute from the initial inquiry to complex questions of law evidence procedure and strategy

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In a fast-paced world fueled by information and interconnectivity, the spellbinding force of linguistics has acquired newfound prominence. Its capacity to evoke emotions, stimulate contemplation, and stimulate metamorphosis is actually astonishing. Within the pages of "**Essentials Of Insurance Contract**," an enthralling opus penned by a very acclaimed wordsmith, readers set about an immersive expedition to unravel the intricate significance of language and its indelible imprint on our lives. Throughout this assessment, we shall delve into the book's central motifs, appraise its distinctive narrative style, and gauge its overarching influence on the minds of its readers.

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