

Academic Year: ( 2020 / 2021 )

Review date: 28-06-2020

Department assigned to the subject: Private Law Department

Coordinating teacher: CANDELARIO MACIAS, MARIA ISABEL

Type: Compulsory ECTS Credits : 3.0

Year : 2 Semester : 1

**REQUIREMENTS (SUBJECTS THAT ARE ASSUMED TO BE KNOWN)**

Grade own materials in Law, Economics, Business Administration, among others.

**OBJECTIVES**

Monitoring the Insurance Law course will allow students to acquire the following skills (including international perspective):

1. Understand the insurer phenomenon from a legal perspective, in relation to their economic and in accordance with the budgets of the actuarial function.
2. Identify the problems underlying the insurance business: risk, interest and coverage.
3. Analyze from a critical view the draft model clausulados and policies
4. Distinguish the figure of insurance contract other forms of forecasting, savings and investment.

**DESCRIPTION OF CONTENTS: PROGRAMME****1. COMPANY AND RISK. INSURANCE CONTRACT**

- 1.1. Economic role of the insurance contract
- 1.2. technical budgets of the insurance contract

**2. CONCEPT AND CHARACTERS OF INSURANCE CONTRACT. CLASSES OF INSURANCE:**

- 2.1. private insurance (voluntary and mandatory) and other security systems
- 2.2. Damage insurance or pension and insurance of persons or provident and savings
- 2.3. Main insurance lines

**3. ELEMENTS OF CONTRACT**

- 3.1. Participants: insurer, mediator, insured, policyholder, beneficiary
- 3.2. The insured risk and determination
- 3.3. The insured interest and individualization
- 3.4. The cousin

**4. TRAINING AND DOCUMENTATION OF INSURANCE CONTRACT internationally. THE WORK OF THE UNITED NATIONS COMMISSION ON INTERNATIONAL TRADE LAW FOR.**

- 4.1. Documentation: policy and other documents. Types of (individual and floating or credit) policies and function.
- 4.2. EProcurement insurance

**5. CONTENT OF INSURANCE CONTRACT**

- 5.1. Obligations of the insurer
- 5.2. Obligations of the policyholder
- 5.3. particular study of the most common clauses. controversial clauses.

**6. DAMAGE INSURANCE**

- 6.1. Strict compensation insurance. Relations between the value of interest and the sum insured. Cases: full insurance, underinsurance or partial insurance, over-insurance, double insurance, coinsurance.
- 6.2. Obligations of the parties to the insurance contract damages. The alienation of the insured object.
- 6.3. main types of insurance contracts damage: fire, theft, agricultural, transport, civil liability, compulsory automobile, lost earnings, legal expenses, credit and surety reinsurance.

**7. INSURANCE OF PERSONS**

- 7.1. Life insurance
- 7.2. Health insurance and health care
- 7.3. Accident insurance

**8. MARINE INSURANCE. THE P & I AND FOREIGN LAW.****8. NEW FORMS NATIONAL AND INTERNATIONAL. HYBRID PRODUCTS NATIONAL AND INTERNATIONAL.**

## LEARNING ACTIVITIES AND METHODOLOGY

The proposed acquisition of skills and the development of skills and desired skills require the application of suitable training activities for a perfect combination of theoretical elements and practical elements. This approach is specified in the following teaching-learning:

- Acquisition of theoretical elements through the presentation and discussion reviews
- Understanding controversial issues extracted by analyzing practical cases of the business reality and jurisprudence. Promoting teamwork.
- Implementation of practical tools by simulating professions experiences recreated in the classroom (or virtual).

## ASSESSMENT SYSTEM

In the ordinary call: The evaluation system of skills acquisition must be fully consistent with the teaching-learning proposal. It is therefore necessary to combine at least three methods of evaluation:

- Presentation and discussion in the classroom or online forums enabled the effect of items proposed to evaluate the acquisition of theoretical and conceptual through discussion and critical elements. It will be a complementary method and aimed at ensuring a continuous and incremental formative evaluation.

- Carrying out practical tasks: drafting of policies, design of electronic procurement procedures of insurance, risk description, communication of loss, will be a main method of assessment of skills and practical skills.

Test to evaluate theoretical knowledge from practical cases or controversial issues. It will be a main method of evaluation to determine the acquisition of the theoretical elements of the course. It may replace, if so advised the composition and the number of students enrolled for the preparation of a report, opinion or tutored research work.

In the extraordinary call: it will be a review of theoretical and practical.

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| <b>% end-of-term-examination:</b>   | 60 |
| <b>% of continuous assessment (assignments, laboratory, practicals...):</b> | 40 |

## BASIC BIBLIOGRAPHY

- CANDELARIO MACÍAS Y OTROS GPS SOCIEDADES, TIRANT LO BLANCH, 2020
- CANDELARIO MACÍAS, MARÍA ISABEL Y OTROS MANUAL PRÁCTICO DE DERECHO MERCANTIL, TIRANT LO BLANCH, 2018