



# *The Hebrew University of Jerusalem*

## *Syllabus*

### *INSURANCE LAW - 62514*

*Last update 15-08-2013*

*HU Credits: 2*

*Degree/Cycle: 1st degree (Bachelor) and 2nd degree (Master)*

*Responsible Department: Faculty of Law*

*Academic year: 0*

*Semester: 2nd Semester*

*Teaching Languages: Hebrew*

*Campus: Mt. Scopus*

*Course/Module Coordinator: Yaron Elias*

*Coordinator Email: [aron.elias@mail.huji.ac.il](mailto:aron.elias@mail.huji.ac.il)*

*Coordinator Office Hours: Wednesday, 17:00-18:00*

*Teaching Staff:*

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Yaron Elias

Course/Module description:

The course will cover the foundations of Israeli commercial insurance law, and the central principles governing the insurance contract and the contractual relationship between the insurer and the insured.

Course/Module aims:

The course's purpose is to present the special characteristics of the insurance contract, as well as the interplay between insurance law on the one hand, and contract law, tort law, and administrative and constitutional law on the other.

Learning outcomes - On successful completion of this module, students should be able to:

1. Understanding the operative principles of commercial insurance.
2. Familiarity with the laws regulating insurance.
3. Mastering the distinction between commercial insurance and other insurance mechanisms (such as social insurance, mutual insurance, or self insurance).
4. Comprehension of the central legal principles governing the regulation of insurance.
5. Familiarity with the basic structure of the Israeli insurance

Attendance requirements(%):

80%

Teaching arrangement and method of instruction: Frontal lectures

Course/Module Content:

1. The essence of insurance
2. The history of insurance
3. The foundations of insurance
4. The foundations of insurance contract
5. The insurance contract versus other contracts concerned with risk-shifting
6. The theoretic basis of insurance legislation
7. The law governing the insurance contract
8. Interpretation of insurance contracts
9. Insurable Interest
10. The principle of indemnity
11. Creation of insurance contract
12. Duty of disclosure

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13. *Duty of care*
  14. *Period of Insurance*
  15. *Insurance Benefits*
  16. *Exclusions clause in insurance policies*
  17. *insurance cancellation*
  18. *remedies for breach of insurance contract*
  19. *Alteration of Risk*
  20. *Insurance Claims*
  21. *Loss Prevention*
  22. *Insurance Frauds*
  23. *Subrogation*
  24. *statute of limitations*

*Required Reading:*

1. *H.S Denenberg, "The Legal Definition of Insurance" 30 J. Risk & Insurance 319 (1963)*
2. *M. Rabin & R.H Thaler, "Anomalies: Risk Aversion", 15 J. Economic Perspective 219 (2001)*
3. *Kenneth S. Abraham, Efficiency and Fairness in Insurance Risk, 71 Va. L. Rev. 403 (1985)*

*Additional Reading Material:*

*Course/Module evaluation:*

*End of year written/oral examination 100 %*  
*Presentation 0 %*  
*Participation in Tutorials 0 %*  
*Project work 0 %*  
*Assignments 0 %*  
*Reports 0 %*  
*Research project 0 %*  
*Quizzes 0 %*  
*Other 0 %*

*Additional information:*