


5.00 credits	30.0 h	Q2
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Teacher(s)	Binon Jean-Marc ;Schmitz Nicolas ;
Language :	French
Place of the course	Louvain-la-Neuve
Main themes	The teaching content is divided into four major parts. The first part is the presentation of the legal provisions applicable to all personal insurances (namely the question of medical information). The second part concerns the analysis of the legal provisions governing individual life insurances (declaration of the risk to be insured; conclusion of the contract; entry into force of the insurance cover; payment of the premium; designation of beneficiaries; operations on the mathematical reserve of the contract; execution of the contract; benefits payment; exclusions and forfeitures; rights of third parties - heirs, creditors -; insurance life, matrimonial status and inheritance rules). The third part is devoted to the analysis of the legal framework of group life insurance (structure; concerned persons; kinds of group insurances; setting up, amendment, transfer and termination of a group insurance plan; affiliation rules; acquisition of occupational pension rights; impact of occupational mobility on pension schemes). The fourth part is concentrated on specific legal issues related to health and accident insurances. Generally, one session of the course is devoted to a discussion of practical issues with a professional.
Learning outcomes	
Bibliography	J.-M. Binon, Droit des assurances de personnes, Aspects civils, techniques et sociaux (2ème éd.), collection des Précis de la Faculté de droit de l'UCL, Bruxelles, Larcier, 2016, 1140 p.
Other infos	The course of Personal Insurances is part of a coherent unit made up of three courses. It presupposes the knowledge of the common provisions applicable to all insurance contracts, taught in the course of Insurance Law. This latter course thus constitutes a pre-requisite. The teaching is based on the documents delivered during the course in the form of a syllabus (models of insurance contracts, pieces of case-law; administrative communications). These documents are discussed during the lessons. Such discussions imply an active involvement of the students. Besides this syllabus, the course relies on the Précis de Droit des assurances de personnes edited in 2007 by Jean-Marc Binon in the collection of the Précis de la Faculté de droit de Louvain. The acquisition of the updated Code des assurances is also highly recommended. Examination is oral and follows a time of written preparation of 20 minutes.
Faculty or entity in charge	BUDR

<b>Programmes containing this learning unit (UE)</b>				
Program title	Acronym	Credits	Prerequisite	Learning outcomes
Master [120] in Law	<a href="#">DROI2M</a>	5		
Master [120] in Law (shift schedule)	<a href="#">DRHD2M</a>	5		