UCL Université catholique de Louvain

LDROP2023

2015-2016

Personal Insurances

5.0 credits	30.0 h	2q

Teacher(s) :	Binon Jean-Marc ;
Language :	Français
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.
Aims :	The course of Personal Insurances is the continuation of the general course of Insurance Law taught in the block of options "Insurances". Its goal is the acquisition by the students of a thorough knowledge of the legal provisions governing the category of personal insurances (individual and group life insurances; health and accident insurances; mortgage-linked insurances) and their initiation into the understanding as well as the critical analysis of insurance contracts available on the market. At the end of this course, the students will be able to: - understand the Belgian legal framework applicable to personal insurances (Law on insurance contract; Royal Decree on life insurance activities; Law on occupational pension schemes; Law on health insurance contracts); - appreciate the validity of personal insurance contractual clauses in relation to their regulatory environment; - perceive the difficulties and stakes in the application of these legal provisions in a changing economical and social context (strengthening of the investment function of life insurance products; role of complementary insurances in social security systems faced with demographic evolutions). This course is part of a coherent option of three courses. The persons holding the courses of the option "Insurances" constitute a teaching team: they consult each other on the contents and methods of their course in view of guaranteeing their complementarity. The course relies on educational methods based on active involvement of the students (learning based on specific projects or items; analysis of case-law and doctrine; debates with guest speakers; case studies...) in order to enable them to develop independently a critical, prospective and inventive attitude. The student is encouraged to play an active role in the lessons and to fully involve himself in the learning, which is of an individual as well as collective nature. In this regard, the teachers in the various options consult each other in the Faculty of Law on the teaching means used. *The contribution of this Teaching Unit to the development and command of the skills and learning outcomes of the programme(s) can be accessed at the end of this sheet, in the section entitled "Programmes/courses offering this Teaching Unit".*
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

Programmes / formations proposant cette unité d'enseignement (UE)				
Intitulé du programme	Sigle	Credits	Prerequis	Acquis d'apprentissage
Master [120] in Law	DROI2M	5	-	🔍
Master [120] in Law (shift schedule)	DRHD2M	5	-	🔍