

Course Title: **Insurance Law**

Course Code: **LAWS724**

Descriptor Start Date: **01/01/2022**

POINTS: **15.00**

LEVEL: **7**

PREREQUISITE/S: **75 points from Part II including LAWS622**

COREQUISITE/S: **None**

RESTRICTION/S: **417521**

LEARNING HOURS

Hours may include lectures, tutorials, online forums, laboratories. Refer to your timetable and course information in Canvas for detailed information.

Total learning hours: 150

PRESCRIPTOR

Examines New Zealand (and, more generally, Anglo-American) insurance law in context, as it applies business-to-customer (B2C), business-to-business (B2B), and business-to-government (B2G)

LEARNING OUTCOMES

1. Describe the main rules and principles of insurance law and explain, apply, and evaluate them.
2. Demonstrate understanding of how to act as insurer in-house counsel and outside insurance counsel, whose main “client” (in the broadest sense of the term) will often be insurer in-house counsel.
3. Apply the law to at least one insurance product that the student may him-/herself may encounter in a professional setting (as counsel) or even in a personal setting (as customer).

Disclaimer: Course descriptors may be amended between teaching periods/semesters

CONTENT

Insurance as a product;
Participants in the insurance industry;
Insurance law as it applies B2C:
The policy;
The pre-contractual period: the duties to make disclosure and not to make any misrepresentation;
The premium;
The claim: coverage clauses, exclusion clauses, policy (and statutory) conditions, and fraud;
“Treating customers fairly” (in the UK, Australia, and New Zealand);
Specific products: life and health insurance and property and liability insurance;
Disputes.
Insurance law as it applies B2B, including insurance mediation and reinsurance;
Insurance law as it applies B2G, including before the insurer or insurance intermediary starts carrying on business and after it has started.

LEARNING & TEACHING STRATEGIES

An appropriate range of strategies that may include lectures, workshops & online learning.

ASSESSMENT PLAN

Assessment Event	Weighting %	Learning Outcomes
Written assignment (optional)	40.00	1
Examination (Individual)	60.00	1-3
Plussage	40.00	1-3

Grade Map	MAP1
	A+ A A- Pass with Distinction
	B+ B B- Pass with Merit
	C+ C C- Pass
	D Fail

Overall requirement/s to pass the course:

LEARNING RESOURCES

Details of all learning resources (including journals, databases, websites etc) are available on Canvas. Required Text(s): If there is a required text, details are available by searching the University Bookshop’s website: www.ubs.co.nz

For further information, contact: Te Ara Pakihi, Te Ohanga Me Te Ture - Faculty of Business, Economics and Law

Principal Programme:	AK1008, Bachelor of Laws
Related Programme/s:	AK1009 LLB(Hons), AK2601 CertLegalSt

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