

ECTS catalog with learning outcomes
University of Montenegro

Faculty of Law / BUSINESS LAW / INSURANCE LAW

Course:	INSURANCE LAW			
Course ID	Course status	Semester	ECTS credits	Lessons (Lessons+Exercises+Laboratory)
12625	Mandatory	2	7	4+1+0
Programs	BUSINESS LAW			
Prerequisites	No			
Aims	Course objectives: Students will: master the basics and principles of insurance law; acquire knowledge about the insurance contract, the rights and obligations of the parties to the insurance and reinsurance contract, the types of insurance, understand the importance and necessity of insurance and that the acquired knowledge can be applied to real situations; to get acquainted with the advantages, limitations, functions and costs, technical and legal aspects of insurance; get acquainted with all aspects of the nature and role of insurance in the country as well as achievements in this field in developed countries, from basic principles to business operations and the functioning of the insurance market.			
Learning outcomes	Learning Outcomes - After passing this exam the student will be able to: define the basic types of insurance; define the sources of insurance rights and critically evaluates and recognizes the role of insurance in business; single out specific institutes of insurance law in the context of (international) trade; explain the ratio of the regulation of relations between the contracting parties of individual insurance contracts, as well as the position of third parties in those relations; discuss the role and importance of the institute of liability insurance; interpret individual institutes of insurance rights contained in contracts, and apply them correctly in practice; use regulations and domestic and foreign professional literature on insurance law; compare the legal standardization of relations that arise in individual insurance contracts; the level of legal regulation of the rights and obligations of the parties in insurance contracts in relation to the right of the parties to independently regulate certain issues of their relationship; critically consider the quality of legislative changes and actions in practice.			
Lecturer / Teaching assistant	Doc. dr Nikola Dožić			
Methodology	Teaching methods and learning outcomes: Teaching methods include lectures by teachers and experts in practice, discussions, research and written projects or seminars, individual assignments and activities, including the analysis of examples from practice. Practical classes are taught during classes scheduled for lectures (10 hours) and exercises (15 hours) and include: lectures by guest lecturers, visits to the Insurance Supervision Agency - regulator of the insurance market in Montenegro, as well as selected insurance companies dealing with life and non-life insurance, acquaintance with the case law of Montenegrin courts and the European Court (in court and / or within the teaching at the faculty), analysis of case law by students.			
Plan and program of work				
Preparing week	Preparation and registration of the semester			
I week lectures	The role and importance of insurance; Historical development of insurance; the concept and definition of insurance; sources of insurance law, sources of status law, sources of law of obligations			
I week exercises	The role and importance of insurance; Historical development of insurance; the concept and definition of insurance; sources of insurance law, sources of status law, sources of law of obligations			
II week lectures	Types of insurance; Basic concepts (elements) of insurance; persons entitled to insurance;			
II week exercises	Types of insurance; Basic concepts (elements) of insurance; persons entitled to insurance;			
III week lectures	Origin and duration of insurance.			
III week exercises	Origin and duration of insurance.			
IV week lectures	Insurance contract (elements of the insurance contract, characteristics of the insurance contract, insurance policy, obligations of the parties)			
IV week exercises	Insurance contract (elements of the insurance contract, characteristics of the insurance contract, insurance policy, obligations of the parties)			
V week lectures	Practical classes - analysis of examples and case law (venue: Faculty of Law); Insurance contract (liability, insurance conditions, statute of limitations, transfer of contract);			
V week exercises	Practical classes - analysis of examples and case law (venue: Faculty of Law); Insurance contract (liability, insurance conditions, statute of limitations, transfer of contract);			
VI week lectures	Practical classes - visit to the Insurance Supervision Agency (venue: headquarters of the Insurance Supervision Agency); Insurance for someone else's account; termination of insurance; Relationship between insurance and civil liability; Loss of insurance rights;			

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VI week exercises	Practical classes - visit to the Insurance Supervision Agency (venue: headquarters of the Insurance Supervision Agency); Insurance for someone else's account; termination of insurance; Relationship between insurance and civil liability; Loss of insurance rights;
VII week lectures	Colloquium / test
VII week exercises	Colloquium / test
VIII week lectures	Property insurance contract; principles; fee; assessment and payment of insurance compensation; transfer of insurance contracts; subrogation.
VIII week exercises	Property insurance contract; principles; fee; assessment and payment of insurance compensation; transfer of insurance contracts; subrogation.
IX week lectures	Corr.colloquium / makeup test
IX week exercises	Corr.colloquium / makeup test
X week lectures	The value of the insured thing; Over insurance; Multiple and double insurance; Reinsurance
X week exercises	The value of the insured thing; Over insurance; Multiple and double insurance; Reinsurance
XI week lectures	Liability insurance; general rules; legal relations between insurers and insured persons; legal status of third parties; damaged as a creditor of the insured and the insurer.
XI week exercises	Liability insurance; general rules; legal relations between insurers and insured persons; legal status of third parties; damaged as a creditor of the insured and the insurer.
XII week lectures	Practical classes - visit to an insurance company dealing with non-life insurance (venue: headquarters insurance companies);
XII week exercises	Practical classes - visit to an insurance company dealing with non-life insurance (venue: headquarters insurance companies);
XIII week lectures	Compulsory liability insurance for users or owners of motor vehicles
XIII week exercises	Compulsory liability insurance for users or owners of motor vehicles
XIV week lectures	Life insurance
XIV week exercises	Life insurance
XV week lectures	Practical classes - visit to an insurance company dealing with life insurance business (venue: the seat of the insurance company); Accident insurance contract; Reinsurance
XV week exercises	Practical classes - visit to an insurance company dealing with life insurance business (venue: the seat of the insurance company); Accident insurance contract; Reinsurance
Student workload	
Per week	Per semester
7 credits x 40/30=9 hours and 20 minuts 4 sat(a) theoretical classes 0 sat(a) practical classes 1 excercises 4 hour(s) i 20 minuts of independent work, including consultations	Classes and final exam: 9 hour(s) i 20 minuts x 16 =149 hour(s) i 20 minuts Necessary preparation before the beginning of the semester (administration, registration, certification): 9 hour(s) i 20 minuts x 2 =18 hour(s) i 40 minuts Total workload for the subject: 7 x 30=210 hour(s) Additional work for exam preparation in the preparing exam period, including taking the remedial exam from 0 to 30 hours (remaining time from the first two items to the total load for the item) 42 hour(s) i 0 minuts Workload structure: 149 hour(s) i 20 minuts (courses), 18 hour(s) i 40 minuts (preparation), 42 hour(s) i 0 minuts (additional work)
Student obligations	Students are required to attend classes, participate in debates and take tests. Students who prepare a seminar paper publicly defend it, while other students participate in the debate after the presentation of the paper.
Consultations	Consultations are organised during the working days from 10 to 11.
Literature	Literature: Compulsory literature: Predrag Šulejić, Pravo osiguranja, Pravni fakultet, Beograd Additional literature: Dragan Mrkšić, Zdravko Petrović, Katarina Ivančević, Pravo osiguranja, Službeni glasnik, Beograd 2008.god Jasna Pak, Pravo osiguranja, Beograd, 2011. Zdravko Petrović, Vladimir Čolović, Istorija osiguranja u Srbiji, Crnoj Gori i Jugoslaviji do 1941. godine, Dosije, 2013 Pavić, Drago, Ugovorno pravo osiguranja, Tectus, 2009 Pavić, Drago, Pomorsko imovinsko pravo, Književni krug, 2006 Nataša S. Petrović Tomić, Zaštita potrošača usluga osiguranja, Pravni fakultet Univerziteta u Beogradu, 2015

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Examination methods		Forms of knowledge assessment and grading: Evaluated: Colloquium in the form of a test (up to 40 points). A student who takes the remedial colloquium will have his points from the regular colloquium canceled. Practical classes and term (seminar) paper up to 20 points (seminar classes are realized in classes intended for exercises); - Final exam in the form of a test - (up to 40 points).				
Special remarks		No				
Comment		No				
Grade:	F	E	D	C	B	A
Number of points	less than 50 points	greater than or equal to 50 points and less than 60 points	greater than or equal to 60 points and less than 70 points	greater than or equal to 70 points and less than 80 points	greater than or equal to 80 points and less than 90 points	greater than or equal to 90 points