Modern Insurance Law in South Africa

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About this Publication:

*Modern Insurance Law in South Africa* explains the basic principles of insurance law in plain language, given the complicated legal framework within which insurance operates. The statutory framework for insurance law consists of three Acts: the Long-term Insurance Act 52 of 1998, the Short-term Insurance Act 53 of 1998, and the Financial Advisory and Intermediary Services Act 37 of 2002. While the former two Acts regulate insurers and insurance products, the latter Act regulates intermediaries and advisors for financial products, of which insurance is an important part. An added complication is that many aspects of insurance are still regulated by common law. *Modern Insurance Law* will assist students and practitioners alike in navigating this terrain. The publication is also an excellent resource for intermediaries and representatives who have to prepare for their regulatory examinations.

About the LegalEase series:

Titles in the *LegalEase* series make the law easier to understand without losing the context in which it operates. *Legal Essence* books shed light, in a practical and contextual way, on the legal issues that candidate attorneys and legal practitioners can expect to encounter in practice. The books set out clear frameworks without losing the intricate details of the law. Written by experts in practice, these books are full of useful tips and helpful hints to equip the reader with knowledge that can be applied in practice.
Contents Include:

• Introduction to and history and sources of insurance law
• Basis of insurance
• Object of insurance: Insurable interest
• Essentials of a contract of insurance
• Formation of an insurance contract
• Requirements for a valid contract of insurance
• Misrepresentation
• Contents and interpretation of an insurance contract
• Nature and operation of obligations arising from an insurance contract
• Risk
• Vesting and contents of claim to indemnification or satisfaction; enforcement of claim
• Premium
• Insurer’s rights based on warranties
• Insurer’s rights to subrogation and salvage
• Rights and duties of third parties under an insurance contract in favour of a third party; cession and assignment
• Performance and reinstatement by the insurer; termination of the insurance
• Insurance intermediaries
• Double insurance, over-insurance, under-insurance and reinsurance
• Short-term insurance, including marine insurance
• Long-term insurance
• Supervision of insurance business
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Of Interest and Benefit to:

• Law students
• Candidate attorneys
• Schools for Legal Practice
• Insurance practitioners