

DESCRIPTION OF THE COURSE

GENERAL INFORMATION		
Course Holder	Dr.sc. Danko Špoljarić	
The name of the college	Insurance Law	
Study program	Finance and Business Law	
Status of the College	Elective course	
Year	3 rd Year	
Point value and method of teaching	ECTS coefficient of student workload	5
	Number of hours (P+V)	30+15

DESCRIPTION OF THE COURSE
1.1. <i>Objectives of the course</i>
<p>Students are expected to develop:</p> <p>a) General competencies</p> <ul style="list-style-type: none"> • Development of professional integrity • Independent decision-making in the field of insurance law • Recognizing the importance of the link between insurance law and other branches of law

b) Specific competencies

- Specific knowledge of insurance law in theory and practice
- Ability to work in insurance companies
- Ability to work related to insurance in the public and private sectors

1.2. *Requirements for enrolment in the course*

No special conditions

1.3. *Expected learning outcomes for the course*

1. Explain insurance and basic terms and the importance of insurance in the economy
2. Define an insurance contract and consider it in practice
3. Analyze the property insurance contract and its components
4. Consider in practice a personal insurance contract
5. Explain compulsory insurance in traffic and link it to the resolution of claims
6. Clarify and discuss the status of insurance law

1.4. *Course content*

The content of the course is covered through topics aligned with the learning outcomes, which are listed below

- The concept and importance of insurance (risk in insurance, subject of insurance, premium, insured event, sum insured – outcome 1;
- Insurance contract (characteristics, legal nature, contracting parties and their obligations, conclusion of the contract, insurance policy, termination of the contract) – outcome 2;
- Property insurance (purpose, overinsurance, underinsurance, coinsurance, reinsurance, liability insurance) – outcome 3;
- Personal insurance (life insurance and accident insurance, life insurance policy, third-party insurance, redemption, pledge and vinculation of the insurance policy) – outcome 4;
- Compulsory insurance in traffic (motor vehicle liability insurance, comprehensive insurance, compensation for damages) – outcome 5;

- Insurance Status Law in the Republic of Croatia (Establishment of Insurance Companies, Management and Supervisory Board, HANFA, Key Functions, Brokerage and Representation) – Outcome 6.

1.5. Types of teaching

- | | |
|--|---|
| <input checked="" type="checkbox"/> lectures
<input type="checkbox"/> seminars and workshops
<input checked="" type="checkbox"/> exercises
<input type="checkbox"/> Distance education
<input type="checkbox"/> Field Teaching | <input type="checkbox"/> Independent tasks
<input type="checkbox"/> Multimedia & Network
<input type="checkbox"/> laboratory
<input type="checkbox"/> Mentoring work
<input type="checkbox"/> Other _____ |
|--|---|

1.6. Student obligations

The obligations of students are prescribed in detail by the Statute, Study Regulations, and Student Obligations Guidelines. The key obligations of students are:

ATTENDANCE: *students are obliged to attend classes, actively follow lectures and exercises, and participate constructively in classes, and in order to acquire the right to take the exam, it is necessary to attend classes in the percentages prescribed by the Study Regulations. For each student, their presence in class is recorded through the Infoeduka digital office system. The minimum obligations are;*

- Full-time students must attend at least 70% of the total number of classes to be eligible to sign.*
- Part-time students need to attend at least 50% of the total number of classes to be eligible to sign.*

PASSING EXAMS: *in order to achieve a positive grade in the subject, it is necessary to achieve at least 54 points in the subject, but also at least 50% of points for each learning outcome. The method of taking the exam is described in more detail in the item Assessment and evaluation of students' work during classes and at the final exam.*

**FINAL EXAM – a student who has not met the conditions for passing the exam during the continuous examination of knowledge (has achieved a total of at least 54 points in the course and has met the lower point threshold of adoption of each learning outcome, i.e. a minimum of 50% of the points of each learning outcome), may take the learning outcomes of the course at the final exam.*

CONTINUOUS ASSESSMENT OF KNOWLEDGE: for more efficient progress of students in class, written intermediate exams, presentations, group work, and practical assignments are carried out. In this way, students acquire smaller teaching units and master the subject material more easily.

1.7. Student Work Tracking (Add X to the appropriate tracking format)

Attending classes	x	Teaching activity		Seminar paper		Experimental work	
Written exam	x	Oral exam		Essay		Research	
Project	x	Continuous Knowledge Assessment		Report		Practical work	
Portfolio							

1.8. Assessment and evaluation of students' work during classes and at the final exam

Evaluation and evaluation of students' work during classes and at the final exam is carried out on the basis of the Regulations on Studying of the EFFECTUS University of

Applied Sciences. **Allocation of points according to the forms of student work monitoring:**



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	Attending classes	Written exam	Project	Seminar paper	Practical work	Altogether
I1		16				16
I2		16				16
I3		16				16
I4		16				16
I5		16				16
I6		16				16
OUT OF OUTCOME	4					4
ALTOGETHER	4	96				100

Linking learning outcomes, teaching methods and knowledge assessment methods:

Forms of monitoring	Learning outcomes	Teaching method	Knowledge assessment method	Maximum number of points
<i>Attending classes</i>	<i>1-6</i>	<i>Lectures and exercises</i>	<i>Record Lists</i>	<i>4</i>
<i>Written exam</i>	<i>1-6</i>	<i>Lectures, exercises, group tasks</i>	<i>Essay Questions, Alternative Beginnings</i>	<i>96</i>
<i>Altogether</i>	<i>/</i>	<i>/</i>	<i>/</i>	<i>100</i>



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<i>Type of student workload</i>	<i>Student Load Hours</i>	<i>ECTS credits</i>
Attending contact classes	30	1
Field Trips/Visits Outside the College	0	
Independent study/research		
Out-of-classroom preparation and preparation of seminars/presentations		
Work on an out-of-classroom project assignment		
Independent preparation for exams and exam time	90	3
Consultation activities	30	1
Other		
TOTAL ECTS credits	150	5

RATING:

In order to achieve a positive grade in the course, the student must cumulatively meet two conditions: achieve a total of at least 54 (fifty-four) points in the course and meet the lower point threshold for the adoption of each individual learning outcome, which is 50% of the total points of the learning outcomes.

Grades are calculated based on the following distribution of points:

SCORE	RATING
0,00 – 53,90	Insufficient (1)
54,00 – 64,90	Sufficient (2)
65,00 – 79,90	Good (3)
80,00 – 89,90	Very good (4)
90.00 and more	Excellent (5)

Grading is carried out in a transparent manner by collecting points. Each subject is evaluated with 100.00 points (with the possibility of achieving an additional 8 points on the Challenge learning outcome).

CHALLENGE LEARNING OUTCOME - the student has the opportunity to earn an additional maximum of 8 points through the Challenge learning outcome; The student independently chooses one of the activities proposed in the first lesson, and has the opportunity to independently propose an activity with which he wants to increase the number of points and, with the consent of the course holder, achieves them according to the criteria of the course. Points for the Challenge learning outcome are not distributed according to the learning outcomes, but the number achieved makes an additional number of points to the total number of points achieved according to the learning outcomes.

Before taking the final written exam, each student must meet the prescribed conditions, which primarily means that they have attended the % of classes determined by the Study Regulations and that they have received an electronically encrypted permission to take the exam.

1.9. Required reading and number of copies in relation to the number of students currently attending classes in the course

<i>Title</i>	<i>Number of copies</i>	<i>Number of students</i>
<i>Pavić, D., Insurance Contract Law, Tectus, Zagreb, 2009.</i>	5* *students receive compulsory literature in permanent ownership	100
<i>Belanić, L., Teaching Manual</i>	5* *students receive compulsory literature in permanent ownership	100
Class materials		100

1.10. Supplementary literature

- *Civil Obligations Act*
- *Insurance Act*
- *Law on Compulsory Insurance in Traffic*

1.11. Ways of quality monitoring that ensure the acquisition of output knowledge, skills and competencies

- analysis of exam results, achieved results, level of understanding and knowledge during exercises,
- conducting a survey among students,
- Evaluation of the teacher,
- achieved results and level of knowledge shown during the preparation and defense of the final thesis (students who choose the final thesis in this course),
- Analysis of the Quality Center report and
- Feedback from students who have already graduated and their employers on the usefulness of the content of this course in the performance of the work they do.