DESCRIPTION OF THE COLLEGE

GENERAL INFORMATION		
Course Holder	mr. sc. Miljenko Javorović Ph.D. Jelena Uzelac	
Name of the College	Insurance Law	
Study program	Finance and Business Law	
Status of the College	Elective	
Code	PO-20	
Year	Year 3	
Point value and method of teaching	ECTS Student Workload Coefficient	5
	Number of hours (P+V)	30+15

DESCRIPTION OF THE COLLEGE

1.1. *Objectives of the course*

Students are expected to develop:

a) General competencies
   - The Rise of Professional Integrity
   - Independent decision-making in the field of insurance law
   - Understanding the importance of the connection 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 in insurance-related work 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 concepts and the importance of insurance in the economy
2. Define the insurance contract and consider it in practice
3. Analyze the property insurance contract and its components
4. Consider in practice the personal insurance contract
5. Explain compulsory insurance in traffic and link it to the resolution of claims
6. Clarify and discuss insurance status law

1.4. *The content of the course*

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, 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, Mediation and Representation) – Outcome 6.

1.5. *Types of teaching*	x☐ Lectures ☐ Seminars and workshops x☐ Exercises ☐ Distance education ☐ Field Teaching	☐ Independent tasks ☐ Multimedia & Network ☐ Laboratory ☐ mentoring work ☐ other ____________________

1.6. *Obligations of students*

The obligations of students are prescribed in detail by the Statute and the Study Regulations.

The key obligations of students are:
ATTENDANCE AT CLASSES: *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 commitments 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 teaching hours to be eligible to sign.*

EXAM: *in order to achieve a positive grade in a 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 (has achieved a total of at least 54 points in the course and met the lower point threshold for the acquisition of each learning outcome, i.e. at least 50% of the points of each learning outcome), may take the learning outcomes of the course at the final exam.*

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

1.7. *Monitoring of student work (add X with the appropriate form of monitoring)*

Attendance	x	Teaching activity		Term paper		Experimental work	
Written exam	x	Oral exam		Essay		Research	
Design	x	Continuous assessment of knowledge		Paper		Practical work	
Portfolio							

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

Assessment and evaluation of students' work during classes and at the final exam is carried out on the basis of the Study Regulations of the EFFECTUS University of Applied Sciences.

Allocation of points according to forms of student performance monitoring

	Attendance	Written exam	Design	Term paper	Practical work	Total
I1		16				16
I2		16				16
I3		16				16
I4		16				16
I5		16				16
I6		16				16
OUT OF THE BOX	4					4
TOTAL	4	96				100

Linking learning outcomes, teaching methods and methods of assessment of knowledge:

Forms of Tracking	Learning outcomes	Teaching method	Method of assessment of knowledge	Maximum number of rating points

Type of student workload	*Hours of student workload*	*ECTS credits*
Attending face-to-face 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

Attendance	*1-6*	*Lectures and exercises*	*Record Sheets*	*4*
Written exam	*1-6*	*Lecture, exercises, group assignments*	*Essay Questions, Alternative Questions*	*96*
Total	***/***	***/***	***/***	***100***

***JUDGING**:*

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:

NUMBER OF POINTS	*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)*

The evaluation is carried out in a transparent manner by collecting points. Each course is valued 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 by 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 subject. Points for the Challenge learning outcome are not distributed according to the learning outcomes, but the number achieved is 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 literature and number of copies in relation to the number of students currently attending classes in the course*

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

Course materials		100

1.10. Supplementary literature

- ***Civil Obligations Act***
- ***Insurance Act***
- ***Compulsory Transport Insurance Act***

1.11. Quality monitoring methods that ensure the acquisition of output knowledge, skills and competences

• analysis of exam results, achieved results, level of understanding and knowledge during exercises,
• conducting a survey among students,
• Evaluation of teachers.
• achieved results and the level of knowledge presented during the preparation and defense of the final thesis (students who choose the final thesis in this course),
• analysis of the reports of the Quality Center 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.