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Insurance operates by the principle of "utmost good faith" instead. When you take out a policy, you have an obligation to be truthful with your agent about the value of what you're insuring and the risks of losing or damaging it. She has an obligation to tell you any restrictions or rules that might reduce the value of your coverage.

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Nature of contract is a fundamental principle of insurance contract. An insurance contract comes into existence when one party makes an offer or proposal of a contract and the other party accepts the proposal. A contract should be simple to be a valid contract. The person entering into a contract should enter with his free consent.

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Principles of General Insurance Principles of Insurance 56 may not reveal the previous history i.e. details of past illness, accidents etc. Therefore Insurance contracts insist on the practice of Utmost Good Faith on the part of the Insured. Secondly, Insurance is an intangible product. It cannot be seen or felt.

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About Insurance Law: Cases and Materials. This book is intended as a complement to the authors' Insurance Law: Doctrines and Principles, following its general pattern but integrating the jurisprudence from other common law jurisdictions, particularly the USA, as a means of demonstrating how problems which have long confronted the English courts frequently receive different legislative/judicial responses elsewhere.

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## ~~Book S Insurance Principles Practice M N Mishra~~

Principle of Uberrimae fidei (a Latin phrase), or in simple english words, the Principle of Utmost Good Faith, is a very basic and first primary principle of insurance. According to this principle, the insurance contract must be signed by both parties (i.e insurer and insured) in an absolute good faith or belief or trust.

## ~~Principles of Insurance – 7 Basic General Insurance Principles~~

Insurance evolved to produce a practical solution to economic uncertainties and losses. Health insurance also evolved from scientific principles to provide funds for medical expenses due to sickness or injury and to cover loss of income during a disability.

## ~~Chapter1. Basic Principles of Life and Health Insurance ...~~

Marine Insurance: Its Principles and Practice. William D. Winter. McGraw-Hill book Company, Incorporated, 1919 - Insurance law - 433 pages. 0 Reviews .

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