**Syllabus for Insurance Law**

**Fall 2021**

Professor Peter Molk, [pmolk@law.ufl.edu](mailto:pmolk@law.ufl.edu)

Class: Monday/Tuesday/Wednesday, 1:15-2:10, HH 270

Office hours: Monday/Wednesday 9:30-10:30

# COURSE OBJECTIVES AND LEARNING OUTCOMES:

# This course will introduce you to fundamental principles of insurance law. By the end of the course, you should be able to:

# Describe the legal and economic foundations of insurance law;

# Demonstrate an understanding of the contract law principles that govern the process of resolving insurance law disputes;

# Explain the functions of language in standardized insurance policies;

# Explain how policy goals have contributed to the development of insurance law and related doctrines; and

# Apply strategic and practical considerations throughout the entire process of filing and litigating an insurance law dispute.

**COURSE MATERIALS:**

Our casebook is ABRAHAM & SCHWARCZ, INSURANCE LAW AND REGULATION (7th ed. 2020). Additional materials will be posted to our course website.

**EXPECTATIONS:**

Class will start on time and end on time. I expect you to attend every class and to arrive on time. Regular class attendance is required as a condition of receiving course credit. If you miss more than **seven** classes, you will receive a failing grade for the course. Observance of religious holidays does not count toward your absences. Please notify me in advance of such religious absences by email. If you are going to miss class for another reason, you should not notify me.

# ASSIGNMENTS:

The reading assignments are available on our course webpage. They are subject to change from time to time. There are also two problems that will be assigned during the semester to be turned in for credit. They will be graded on a pass-fail basis. Problems must be completed, printed out, and handed to me by the start of the corresponding class. Problems submitted after class begins will receive no credit.

You should expect to spend approximately two hours on out-of-class preparation for every hour of in-class instruction.

# EXAM AND GRADE:

# Each of the two problems will be worth 5% of your final grade. The final exam constitutes the remaining 90% of your grade. To assist in your exam, you may use any non-human resources you desire. The exam must be taken at the scheduled date and time except in a case of family or medical emergency or accommodation made by the Office of Student Affairs. The law school policy on exam delays and accommodations can be found at <https://www.law.ufl.edu/life-at-uf-law/office-of-student-affairs/current-students/forms-applications/exam-delays-accommodations-form>.

Participation and attendance will also be factored into your final grade and will count for no more than a one-step increase or decrease in your final grade, but such adjustments will be unusual except in the case of a history of late arrivals to class.

**INFORMATION ON UF LAW GRADING POLICIES**

The law school grading policy is available at: <https://www.law.ufl.edu/life-at-uf-law/office-of-student-affairs/current-students/uf-law-student-handbook-and-academic-policies>. Students receive grade points according to the following scale:

|  |  |  |  |
| --- | --- | --- | --- |
| Letter Grade | Point Equivalent | Letter Grade | Point Equivalent |
| A- | 4.0 | C- | 2 |
| A- | 3.67 | C- | 1.67 |
| B+ | 3.33 | D+ | 1.33 |
| B- | 3.0 | D- | 1.0 |
| B- | 2.67 | D- | 0.67 |
| C+ | 2.33 | E- | 0 |

**STUDENT ACCOMODATIONS**

Students requesting accommodation for disabilities must first register with the Disability Resource Center (<http://www.dso.ufl.edu/drc/>). Once registered, students will receive an accommodation letter, which must be presented to the Assistant Dean for Student Affairs (Dean Mitchell) when requesting accommodation. Students with disabilities should follow this procedure as early as possible in the semester.

**ACADEMIC HONESTY**

Academic honesty and integrity are fundamental values of the University community. Students should be sure that they understand the UF Student Honor Code at <http://www.dso.ufl.edu/students.php>.

**STUDENT COURSE EVALUATIONS**

Students can provide feedback on the quality of instruction in this course by completing online evaluations at <https://evaluations.ufl.edu>. Evaluations are typically open during the last two or three weeks of the semester, but students will receive notice of the specific times when they are open. Summary results of these assessments are available to students at <https://evaluations.ufl.edu/results/>.