

**GUJARAT UNIVERSITY  
SYLLABUS FOR S Y B.COM.**

**SEMESTER III**

**FC 201 D: GENERAL INSURANCE**

**Objectives:**

To understand the concept of General Insurance and its utility.

**UNIT-I      **Introduction to Risk and Insurance****

1. Understanding Risk Management
2. Introduction to Insurance
3. Principles of Insurance Contract
4. History and Development of Insurance

**UNIT-II      **General Insurance****

1. Introduction to Fire Insurance
2. Principles of Fire Insurance
3. Fire Insurance Policies
4. Settlement of Claim in Fire Insurance
5. Introduction to Marine Insurance
6. Marine Insurance Policies
7. Clauses in Marine Policies
8. Premium Fixation
9. Marine Losses and Claim Settlement
10. Health Insurance
11. Agriculture Insurance
12. Accident and Auto Insurance
13. Micro Insurance
14. Terrorism, Kidnap and Ransom Insurance
15. Property Insurance

**(From Unit II any four type's General insurance should be covered)**

**Reference:**

1. Insurance Management (Text & Cases): S C Sahoo & S C Das: Himalaya Publication.
2. Principle & Practice of Non life insurance: P K Gupta: Himalaya Publication.