

ABSTRACT

Kevin
01051190053

LIFE INSURANCE POLICY IN THE PERSPECTIVE OF CONTRACT LAW AND INHERITANCE LAW IN INDONESIA

(xii + 118 pages)

Life insurance is a binding agreement between the insurer which is the insurance company, and the insured party which is the buyer of life insurance products. The life insurance agreement is integrated into the life insurance policy which contents will regulate the rights to be received and the obligations to be fulfilled by both parties. In general, someone buys life insurance as a preparation for an asset that will be passed on to the family later in the event of someone's death. It is hoped that the life insurance funds can be used by the families left behind to continue their lives comfortably without any difficulty, being insured provides a safety net for the family if abandoned by the main breadwinner due to unavoidable events. In this case, the insured will appoint someone as the beneficiary of life insurance benefits who will be referred to as the beneficiary of the funds. Therefore, life insurance and inheritance can be said to be things that is side by side to achieve a goal, which is to avoid the risk of financial problems for families left behind by the main breadwinner. In Indonesia, regulations regarding life insurance are regulated in Law No. 40 of 2014 concerning Insurance, POJK No. 23 of 2015 concerning Insurance Products and Marketing, as well as in the Civil Code which regulates the validity of agreements. Life insurance and inheritance, which can be said to be side by side, do not seem to have been accompanied by regulations that mutually support each other because the existing regulations regarding life insurance have not regulated inheritance based on life insurance. Therefore, in this study, researchers will conduct an analysis of how life insurance is regulated in Indonesia. In addition, researchers will also analyze the determination of the name of the beneficiary of life insurance based on an insurance agreement against the legitime portion of the heirs.

Keyword: Life Insurance, Inheritance, Legitime Portie
References: 19 Books, 10 Journals, and 3 Regulation (1975-2022)