

Apsek aspek hukum terhadap polis elektronik (e-polis) sebagai perjanjian yang sah: analisis penerapan polis elektronik pada PT. X =
Legal aspects of the electronic policy as a lawful agreements: analysis implementation of electronic policy at X Company

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Abstrak

[Perkembangan teknologi informasi dimanfaatkan dalam bisnis asuransi yang salah satunya adalah menerbitkan polis elektronik atau e-polis. Polis elektronik atau e-polis merupakan polis yang dikenal pada umumnya namun dibuatnya melalui sistem internet. Penerbitan polis elektronik tidak dapat terlepas dari penggunaan transaksi elektronik yang dikenal dengan e-commerce. Dikarenakan penerbitan polis elektronik tidak didahului dengan adanya pertemuan atau memperlihatkan para pihak saat melakukan perjanjian asuransinya, maka dipertanyakan bentuk kesepakatannya sehingga polis elektronik ini dapat terbit dan menjadi perjanjian yang sah serta bentuk polis elektronik ini menjamin perlindungan hukum bagi pihak tertanggung.

.....The development of information technology is used in the insurance business, one of which is policy insurance electronic or e-policy. Policy insurance electronic or e-policy is a policy which is known generally but it is made by the internet system. The publishing of this policy insurance electronic or e-policy can not be separated from the using of electronic transactions as known as e-commerce. Due to e-policy is not preceded by a meeting of the parties or show the parties when making the insurance agreement, then in question the form of agreement that e-policy can be published and become a valid agreement also the form of e-policy ensures how the legal protection for the insured person.

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