

Penerapan prinsip utmost good faith dalam penutupan dan pelaksanaan polis asuransi (Studi kasus PT. Pewete Bahtera Kencana melawan PT. Asuransi Bosowa Periskop) = Application of the principle of utmost good faith in closure and implementation of insurance policy (Case study PT. Pewete Bahtera Kencana versus PT. Asuransi Bosowa Periskop) / Dimas Ajie Rianda Kolopaking

Kolopaking, Dimas Ajie Rianda, author

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Abstrak

[Skripsi ini mengfokuskan kepada prinsip utmost good faith, sebagai salah satu syarat asuransi, yang mengatur bahwa pihak bertanggung harus memberikan informasi yang benar ketika akan membuat perjanjian asuransi. Namun, kewajiban pemberian informasi yang benar juga harus datang dari sisi penanggung. Semua informasi yang diterima para pihak akan menjadi dasar dari pembuatan polis sebagai bukti perjanjian Penulis menyimpulkan bahwa penanggung tidak melaksanakan prinsip tersebut karena apa yang dikatakannya bertolak belakang dengan apa yang tertera pada polis yang dibuatnya, yang membuat klausulanya ambigu, dimana akhirnya penafsirannya ditujukan kepada tertanggung.

;The focus of this study is on the principle of utmost good faith, as one of the requirements of insurance, which regulates that the insured must provide correct information when making the insurance agreement. However, the obligation to provide the correct information must also come from the insurer. All information received by the parties shall be the basis of the policy as the evidence of the agreement. The author concluded that the insurer does not implement the principle, as it was in contrary to what was stated in the policy, making the clauses ambiguous, thus the interpretation is in the favor of the insured.

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