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Entitled

*CIVIL LIABILITY INSURANCE ARISING FROM TRANSMISSION OF INFECTIOUS DISEASES
"CORONAVIRUS AS AN EXAMPLE"*

By

Mozah Abdullah Saeed Aamer Alnuaimi

Faculty Advisor

Dr. Zaid Muhmoud Al-Aqaileh, Private Law Department

College of Law

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Abstract

Insurance from civil liability originating from the transmission of infectious diseases is one of the most pressing issues of our day as well as it is regarded as a point of analogy. Because civil liability is new emerging and keep evolving, insurance for this sort of liability has become a necessity and an urgent need to safeguard rights and protect others as a means for the aggrieved party to obtain his right to compensation. In keeping with the most dangerous infectious diseases of our age, the Coronavirus was chosen as an example of implementation in this study, which was designed to address the impact of this virus on the insurance contract on the one hand, and demonstrated the role of UAE law in enacting acts that ensure the right to compensation of the aggrieved party. In addition, and on other hand, achieving a balance between the size of the damage and the proper compensation for it. So, the study contributed to allowing the aggrieved party the right to resort to a direct lawsuit claiming his right to insurance. The study was built on several main themes to address this issue; Discussing the general framework of the insurance contract from the civil liability and infectious diseases. It then touched on the extent to which the risks of infectious disease may need insurance and how civil liability arising from these diseases and the burden of proof can be achieved. It then proceeded to define civil liability suit as it is the aggrieved person's means of claiming insurance. At the conclusion of the study, we reviewed the main conclusions reached through the study's legal articles and made the most important recommendations that could serve the UAE civil liability insurance system.

Keywords: Civil liability insurance, Coronavirus, Direct suit, Burden of proof, Compensation.