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**The Conditions Inserted by the Insurer against the Insured in an Insurance Contract to
Exempt the Insured from Certain Liabilities
(Comparative Study)**

*Abd Al-Rahman Jum'a**

ABSTRACT

Being at an economic advantage, this paper addresses the conditions inserted by the insurer against the insured in an insurance contract in order to exempt the former from certain liabilities such as conditions related to exempting the former of payment of compensation in Motor insurance whereby the insured is a holder of a foreign driving license, or if the insured did not exert reasonable care in driving. However, following the patterns of other Arab Laws in this regard, the Jordanian law, supported by judicial interpretations, attempts a different stance on this matter by invalidating such adhesive conditions in insurance contracts. It is worth noting that French legislator provides adequate protection for the insured within consumer protection laws by considering the above mentioned provisions as adhesive conditions which can be invalidated. It is hoped that the Jordanian legislator follows this approach.

Keywords: Contracting Exempting, Insurance Contract, Jordan Civil Law.

*Faculty of Law, University of Jordan, Amman, Jordan. Received on 26/4/2010 and Accepted for Publication on 15/6/2011.