

Vinculation of Insurance Policy

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In this paper the term "vinculation" will be defined in detail, and we will state the facts about the knowledge of this concept and find out the prevalence of its use in Slovenia. The involution is the means by which creditors are insured that in certain cases they would not lose their property lend it. In the event that the borrower dies or if the property on which the mortgage is created is destroyed and the first or the other occurs the insurance case (the basis for the payment of the insurance payment is created), provided that the first or the other was insured with the insurance company. These beneficiaries from the insurance policy must not pay insurance premiums as long as the creditor does not allow them. This, however, allows payment if the liabilities from the loan agreement have already been settled - paid annuities to the loan. This instrument was analyzed with the help of a research that showed, among other things, that most Slovenes know the word vinculation, but does not know exactly what it means.

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