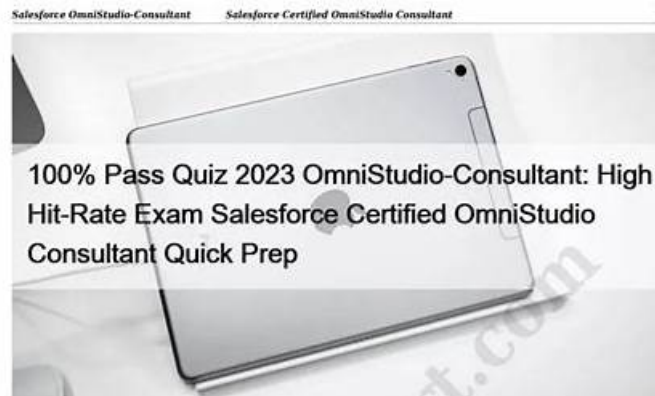


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CII Insurance law (IL) Exam Sample Questions (Q105-Q110):

NEW QUESTION # 105

In the context of insurance law, who is considered a third-party claimant?

- A. The policyholder who initiates a claim
- B. A person who suffers a loss or injury caused by the policyholder's actions
- C. An insurance broker acting on behalf of a client
- D. A family member of the policyholder

Answer: A

Explanation:

A third-party claimant is someone who is not a party to the insurance contract but claims compensation from the policyholder's insurer for losses or injuries caused by the policyholder.

NEW QUESTION # 106

When completing a proposal form, Tom declares that he has two spent speeding convictions. How, if at all, will the spent convictions affect an underwriter's decision to write the risk?

- A. They will only be considered if Tom had a further speeding conviction in the last 12 months.
- B. They will not be considered as this is not an underwriting factor in motor insurance risk assessment.
- C. They will be ignored in accordance with the provisions of the Rehabilitation of Offenders Act 1974.
- D. They will be classed as relevant information and will affect the premium.

Answer: C

NEW QUESTION # 107

The branch of law particularly relevant when handling negligence claims is

- A. public law.
- B. civil law.
- C. administrative.
- D. constitutional law.

Answer: B

NEW QUESTION # 108

Dan made a financial arrangement on behalf of Liz. However, Liz had the arrangement set aside by the court on the basis that she had been unduly influenced by Dan. To establish undue influence, the court must have specifically identified Dan as

- A. Liz's independent financial adviser.
- B. Liz's husband.
- C. a person holding a dominant position over Liz.
- D. a person holding a senior position at Liz's bank.

Answer: C

NEW QUESTION # 109

Within what time period, from the date when the damage first began, does the owner of an office block have a right to sue the builder for negligent construction work?

- A. 15 years.
- **B. 3 years.**
- C. 6 years.
- D. 9 years.

Answer: B

NEW QUESTION # 110

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