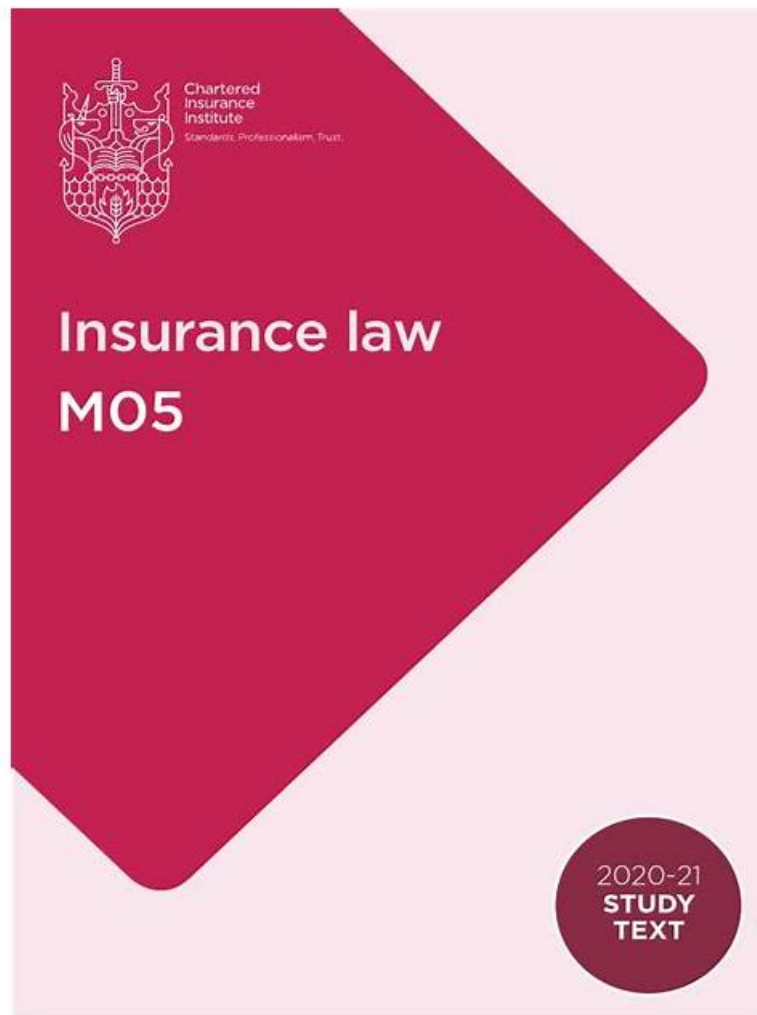


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CII Insurance law (IL) Exam Sample Questions (Q114-Q119):

NEW QUESTION # 114

Which of the following is an example of a condition precedent in an insurance contract?

- A. The insured must pay the premium
- **B. The insured must maintain the insured item in good condition**
- C. The insurer is required to pay claims for theft
- D. The insurer must provide coverage for accidental damage

Answer: B

Explanation:

A condition precedent is an obligation that must be met before the insurer becomes liable for a claim. For example, the insured might need to maintain property in good condition or comply with safety measures before coverage applies.

NEW QUESTION # 115

What is the role of a condition precedent in an insurance policy?

- A. It outlines exclusions from coverage
- B. It defines the scope of coverage for the policyholder
- C. It ensures that the insurer will cover all risks associated with a policy
- **D. It is a requirement that must be met before the insurer is liable for a claim**

Answer: D

Explanation:

A condition precedent refers to a requirement that must be met before an insurer is obligated to pay a claim. Failure to meet this condition can result in the insurer not being liable.

NEW QUESTION # 116

At what stage is insurable interest required for a marine cargo insurance policy?

- A. At both inception of the policy and at the time of the loss.
- B. Throughout the duration of the contract.
- C. At inception of the policy only.
- **D. At the time of the loss only.**

Answer: D

NEW QUESTION # 117

A storm blew down the wall of a timber building. The falling wall broke electrical wiring, which short-circuited and the resultant sparks caused a fire. The fire brigade used water to put out the fire and the water caused damage to the unburnt contents. What is the proximate cause of the damage to the unburnt contents?

- A. The falling wall.
- **B. The storm.**
- C. The fire.
- D. The water damage.

Answer: B

NEW QUESTION # 118

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

- A. An insurance broker acting on behalf of a client

- B. A person who suffers a loss or injury caused by the policyholder's actions
- C. A family member of the policyholder
- D. The policyholder who initiates a claim

Answer: D

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 # 119

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