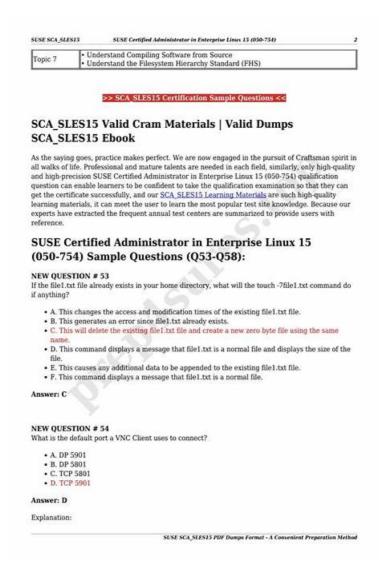
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# CII Insurance law (IL) Exam Sample Questions (Q40-Q45):

# **NEW QUESTION #40**

The branch of law particularly relevant when handling negligence claims is

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

Answer: A

### **NEW QUESTION #41**

Two liability policies with different insurers cover the same loss of £15,000,000. The limit of liability is £10,000,000 under policy X and £20,000,000 under policy Y. Neither policy has a non-contribution clause. What amount will policy Y contribute towards the claim payment?

- A. £9,000,000
- B. £10,000,000
- C. £7,500,000
- D. £5,000,000

Answer: A

#### **NEW QUESTION #42**

For this question more than 1 option is correct. You must select ail the correct options to gain the mark. In what circumstances does the Fires Prevention (Metropolis) Act 1774 require insurance companies to ensure that claims monies are used to rebuild or reinstate buildings destroyed or damaged by fire?

- A. When fraud or arson by the insured is suspected.
- B. Where the building was destroyed by an explosion.
- C. Where there is underinsurance.
- D. Upon the request of any person(s) interested in the buildings.

Answer: A,D

# **NEW QUESTION #43**

In the context of an insurance claim, what does the principle of subrogation refer to?

- A. The insurer's right to reduce the claim payout
- B. The insured's obligation to provide all relevant documents to the insurer
- C. The insurer's right to pursue a third party responsible for the loss
- D. The insured's right to receive compensation up to the value of their loss

Answer: C

# Explanation:

Subrogationis the principle that allows the insurer to step into the shoes of the insured and pursue any third party responsible for causing the loss. This helps the insurer recover the claim amount paid out to the insured.

# **NEW QUESTION #44**

The proximate cause of a loss is best described as the

- A. most dominant cause of the loss.
- B. most remote cause of the loss.
- C. first peril to cause the loss.
- D. final peril to cause the loss.

Answer: A

#### **NEW OUESTION #45**

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