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CII Insurance law (IL) Exam Sample Questions (Q110-Q115):

NEW QUESTION # 110

A household insurance policyholder leaves his home to go to work without setting the burglar alarm. Whilst he was out, his new tumble dryer overheats and causes fire damage to the kitchen. In what circumstances may the insurer legally reject a fire claim?

- A. If there is a breach of a warranty requiring the burglar alarm to be set.
- B. If the tumble dryer is covered by extended warranty insurance.
- C. If the policyholder exaggerates the value of the claim.
- D. If there is a subrogation action against the manufacturer of the tumble dryer.

Answer: C

NEW QUESTION # 111

In the tort of negligence, a primary victim of nervous shock is a class of person who suffers psychiatric injury

- A. through fear for the safety of another person involved in an accident which he witnessed.
- B. as a result of stress or harassment at work.
- C. through fear for his own safety in an accident.
- D. as a result of grief or sorrow for the loss of a person with whom he had a close relationship.

Answer: C

NEW QUESTION # 112

Which of the following statements is true regarding exclusions in an insurance policy?

- A. Exclusions apply only if the loss is caused by fraud
- B. Exclusions limit the scope of coverage, specifying situations that are not covered
- C. Exclusions are added to increase the risk of the insurer
- D. Exclusions are always inapplicable if the insured pays extra for coverage

Answer: B

Explanation:

Explanation: Exclusions are provisions in an insurance policy that specify certain events or situations that are not covered by the policy, even if a loss occurs. For example, war or terrorism may be excluded from certain policies. These exclusions help the insurer manage risk.

NEW QUESTION # 113

Under the principle of indemnity, what is the objective of an insurance contract?

- A. To ensure the insured receives full compensation for their loss regardless of the circumstances
- B. To ensure the insured profits from the loss
- C. To restore the insured to the same financial position they were in before the loss
- D. To protect the insurer from fraudulent claims

Answer: C

Explanation:

Explanation: The principle of indemnity aims to ensure that the insured is financially restored to the same position they were in before the loss occurred, without allowing them to profit from the insurance claim.

NEW QUESTION # 114

Exemplary damages are intended to:

- A. punish the defendant for his conduct
- B. show that the defendant has aggravated the injury suffered
- C. award nominal compensation to the claimant
- D. record the court's disapproval of the claimant's conduct

Answer: A

Explanation:

Exemplary damages (also known as punitive damages) are awarded not to compensate the claimant, but to punish the defendant for particularly outrageous or egregious conduct and to deter others from similar behavior. These damages go beyond simple compensation and focus on penalizing the defendant for their actions.

NEW QUESTION # 115

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