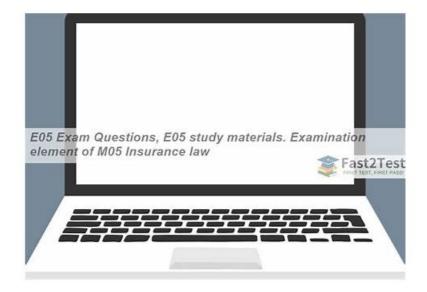
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CII Examination element of M05 Insurance law Sample Questions (Q30-Q35):

NEW QUESTION #30

For this question more than 1 option is correct. You must select all the correct options to gain the mark. What are the main sources of new English Law?

- A. Case law.
- B. International treaties.
- C. Legislation.
- D. Official law reports.

Answer: A,C

NEW QUESTION #31

Which divisional court of the High Court includes a Commercial Court?

- A. Partnership Division.
- B. Family Division.
- C. Queen's Bench Division.
- D. Chancery Division.

Answer: D

NEW OUESTION #32

When, if at all, does the duty of fair presentation of a risk apply after a non-consumer insurance contract has been formed?

- A. From the date of a breach of warranty.
- B. On submission of a claim.
- C. It does not apply as the duty is to take reasonable care not to make a misrepresentation.
- D. Where there is a variation in the insured risk.

Answer: D

NEW OUESTION #33

As a result of a breach of good faith under a commercial insurance policy, the insurer avoided the policy as a whole, but was NOT permitted to retain the premium because

- A. the misrepresentation was fraudulent.
- B. the misrepresentation was innocent.
- C. the premium was paid by monthly installments.
- D. no claim had been submitted or paid.

Answer: B

NEW QUESTION #34

Bill owned a painting which was insured under a policy containing a first refusal clause. The painting was stolen and Bill's claim was settled, but several months later the painting was recovered by the police. As a consequence, what is Bill's position under his insurance policy?

- A. Bill must buy the painting back.
- B. Bill may exercise an option to buy the painting back.
- C. Bill must return the claim settlement in exchange for the painting.
- D. Bill may keep the claim settlement and also keep the painting.

Answer: B

NEW QUESTION #35

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