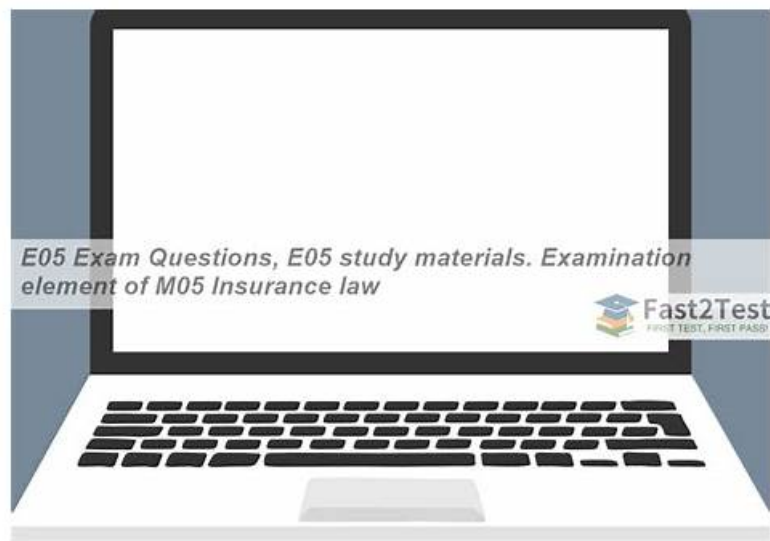


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## CII Examination element of M05 Insurance law Sample Questions (Q23-Q28):

### NEW QUESTION # 23

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

**Answer: A**

**NEW QUESTION # 24**

A professional indemnity policy includes a condition requiring that the insured must give prompt notice of any circumstance that could give rise to a claim. What type of condition is this?

- A. A suspensive condition.
- **B. A condition precedent to liability.**
- C. A collateral condition.
- D. A condition precedent to the contract.

**Answer: B**

**NEW QUESTION # 25**

The principle of subrogation prevents a policyholder from profiting from

- A. submitting a full claim recovery under more than one insurance policy.
- B. assigning abandonment rights to the insurer.
- C. retaining salvaged property.
- **D. claiming under both his insurance policy and against any negligent third party.**

**Answer: D**

**NEW QUESTION # 26**

Why may an insurer insert a continuing warranty into an insurance policy?

- **A. To encourage good risk management by the insured throughout the policy period.**
- B. To enable an insurer to charge an additional premium if the warranty is continually breached.
- C. To ensure that underinsurance is avoided at all times.
- D. To maintain the annual aggregate limit of liability throughout the policy period.

**Answer: A**

**NEW QUESTION # 27**

For this question more than 1 option is correct. You must select fill the correct options to gain the mark. In what circumstances would an agency agreement be automatically terminated?

- A. Disclosure of the name of the principal.
- **B. Death of the agent.**
- C. Bankruptcy of the agent.
- **D. Bankruptcy of the principal.**

**Answer: B,D**

**NEW QUESTION # 28**

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