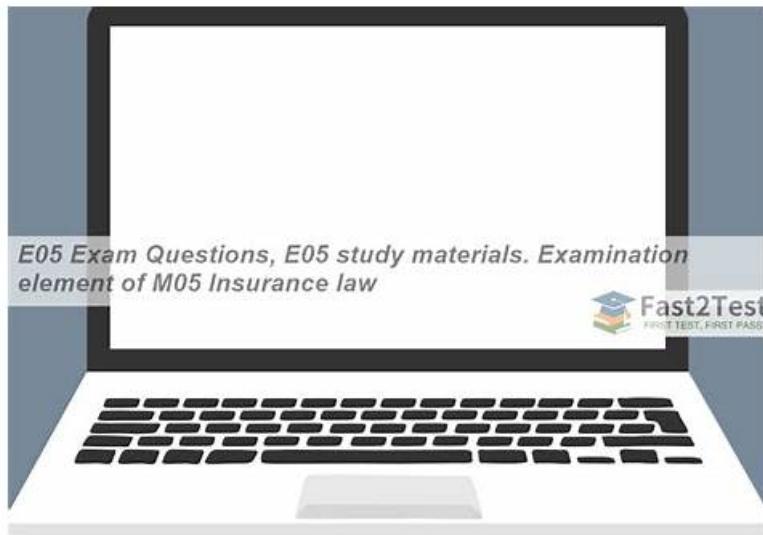


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## CII E05 Dumps Discount - Question E05 Explanations

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## CII Examination element of M05 Insurance law Sample Questions (Q12-Q17):

### NEW QUESTION # 12

The principle of subrogation prevents a policyholder from profiting from

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

**Answer: A**

### NEW QUESTION # 13

According to statute law, an unfair term in a consumer insurance contract is defined as one which

- A. causes a significant imbalance in the parties' rights to the detriment of the consumer.
- B. has been individually negotiated and is to the detriment of either one of the parties.
- C. provides insurance where the scope of cover is narrow compared to the premium charged.
- D. does not restrict liability for death or personal injury.

**Answer: A**

### NEW QUESTION # 14

A person insures her own life under a life insurance policy but does so expressly for the benefit of another. To facilitate this, which type of arrangement is most commonly established?

- A. Trust.
- B. Coinsurance.
- C. Lien.
- D. Power of Attorney.

**Answer: A**

### NEW QUESTION # 15

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

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

**Answer: C**

### NEW QUESTION # 16

A property policy contains a condition regarding prompt loss notification. If the insured fails to comply with this condition, in practice, the insurer is likely to

- A. settle the claim and cancel the insurance policy from inception.
- B. only avoid the claim if the delay has seriously prejudiced its investigation and handling of the claim.
- C. avoid the claim automatically due to the breach of the policy condition.
- D. settle the claim and recover its outlay from the insured.

**Answer: C**

### NEW QUESTION # 17

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